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122

SESSIONAL PAPERS

VOL. XLVI.—PART III.

THIRD SESSION

OF THE

THIRTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1914

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Colcock, N.B., moneys advanced to	60	"
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| No. | 1 | Public Accounts of the Province for the year ending 31st October, 1913. Presented to the Legislature, 3rd March, 1914. <i>Printed.</i> |
| No. | 2 | Estimates—Supplementary, for the service of the Province for the year ending 31st October, 1913-14. Presented to the Legislature, 27th February and 9th April, 1914. <i>Printed.</i> Estimates for the year ending 31st October, 1915. Presented to the Legislature, April 21st, 1914. <i>Printed.</i> |

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| No. | 4 | Report of the Bureau of Mines for the year 1913. Presented to the Legislature, April 1st, 1914. <i>Printed.</i> |
| No. | 5 | Report of the Inspector of Division Courts for the year 1913. Presented to the Legislature, March 11th, 1914. <i>Printed.</i> |
| No. | 6 | Report of the Inspector of Legal Offices for the year 1913. Presented to the Legislature, April 1st, 1914. <i>Printed.</i> |
| No. | 7 | Report of the Inspector of Registry Offices for the year 1913. Presented to the Legislature, April 17th, 1914. <i>Printed.</i> |
| No. | 8 | Report of the Provincial Municipal Auditor for the year 1913. Presented to the Legislature, April 16th, 1914. <i>Printed.</i> |
| No. | 9 | Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1913. Presented to the Legislature, April 15th, 1914. <i>Printed.</i> |

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| No. | 11 | Report of the Registrar of Friendly Societies for the year 1914. Presented to the Legislature, March 20th, 1914. <i>Printed.</i> |

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- No. 15 Report on Highway Improvement in the Province for the year 1913. Presented to the Legislature, April 16th, 1914. *Printed.*
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- No. 18 Report of the University of Toronto Board of Governors for the year ending 30th June, 1913. Presented to the Legislature, March 18th, 1914. *Printed.*
- No. 19 Report of the Secretary and Registrar of the Province for the year 1913. Presented to the Legislature, April 15th, 1914. *Printed.*
- No. 20 Report of the Registrar-General upon Births, Marriages and Deaths for the year 1913. Presented to the Legislature, March 27th, 1913. *Printed.*
- No. 21 Report of the Provincial Board of Health for the year 1913. Presented to the Legislature, March 16th, 1914. *Printed.*
- No. 21a Special Report of the Provincial Board of Health on the work of the District Officers of Health for the year 1912-13. Presented to the Legislature, March 6th, 1914. *Printed.*

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- No. 22 Report upon the Hospitals for the Insane for the year 1913. Presented to the Legislature, April 21st, 1914. *Printed.*

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- No. 23 Report upon the Hospitals for Idiots and Epileptics at Orillia and Woodstock for the year 1913. Presented to the Legislature, April 28th, 1914. *Printed.*
- No. 24 Report upon the Feeble-minded of the Province for the year 1913. Presented to the Legislature, April 23rd, 1914. *Printed.*
- No. 25 Report upon the Hospitals and Charities for the year 1913. Presented to the Legislature, April 14th, 1914. *Printed.*
- No. 26 Report upon the Prisons and Reformatories of the Province for the year 1913. Presented to the Legislature, April 21st, 1914. *Printed.*
- No. 27 Report on Neglected and Dependent Children for the year 1913. Presented to the Legislature, April 15th, 1914. *Printed.*
- No. 28 Report upon the operation of the Liquor License Acts, Ontario, for the year 1913. Presented to the Legislature, February 27th, 1914. *Printed.*

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- No. 29 Report of the Department of Agriculture for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
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- No. 32 Report of the Agricultural and Experimental Union for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 33 The Fruits of Ontario. Presented to the Legislature, April 9th, 1914. *Printed.*
- No. 34 Report of the Vegetable Growers' Association for the year 1913. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 35 Report of the Corn Growers' Association for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 36 Report of the Entomological Society for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*

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- No. 37 Report of the Bee-Keepers' Association for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 38 Report of the Dairymen's Association for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 39 Report of the Live Stock Associations for the year 1913. Presented to the Legislature, March 3rd, 1914. *Printed.*
- No. 40 Report of the Farmer's Institutes for the year 1913. Presented to the Legislature, April 9th, 1914. *Printed.*
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- No. 42 Report of the Agricultural Societies of the Province for the year 1913. Presented to the Legislature, April 9th, 1914. *Printed.*
- No. 43 Report of the Horticultural Societies of the Province for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 44 Report of the Fruit Growers' Association for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*
- No. 45 Report of the Bureau of Industries for the year 1913. Presented to the Legislature, April 23rd, 1914. *Printed.*
- No. 46 Report of the Inspectors of Factories for the year 1913. Presented to the Legislature, April 22nd, 1914. *Printed.*

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- No. 47 Report of the Timiskaming and Northern Ontario Railway Commission for the year 1913. Presented to the Legislature, March 23rd, 1914. *Printed.*
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- No. 50 Return from the Records of the Bye-elections held on the second day of June, the fourteenth day of July, the eighth day of September, and the twenty-seventh day of November, 1913. Presented to the Legislature, February 18th, 1914. *Printed.*
- No. 51 Report of the Provincial Archivist for the year 1913. Presented to the Legislature, April 15th, 1914. *Printed.*

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- No. 52 Report upon the state of the Library. Presented to the Legislature, April 23rd, 1914. *Not Printed.*
- No. 53 Final Report of Commissioner on Laws relating to the Liability of Employers to make Compensation to their Employees. Presented to the Legislature, March 27th, 1914. *Printed.*
- No. 54 Statements of Provincial Auditor for the year 1912-13. Presented to the Legislature, March 19th, 1914. *Printed.*
- No. 55 Copies of Orders-in-Council and Regulations under section 27 of the Department of Education Act. Presented to the Legislature, February 25th, 1914. *Printed.*
- No. 56 Bulletin of the Ontario Hospitals for the Insane. Presented to the Legislature, February 27th, 1914. *Printed.*
- No. 57 Regulations respecting Rondeau Provincial Park, 1913. Presented to the Legislature, February 27th, 1914. *Printed.*
- No. 58 Return to an Order of the House of the 27th March, 1913, for a Return showing:—1. Copies of all correspondence between the Minister of Public Works or any other member of the Government or any official thereof, and any person or persons relating to the floods on the Grand River or any other river in the Province during the years 1908, 1909, 1910, 1911, 1912. 2. Copies of all petitions received during the said years by the Government or any Minister of the Government from any person or persons relating to the floods on the Grand River or any other river in the Province, or requesting the Government to take action towards the prevention of floods. 3. Copies of all reports made by any engineer or engineers employed on behalf of the Government or on behalf of the Hydro-Electric Power Commission, for the purpose of investigating the floods on the Grand River or any other river in the Province, or the means of preventing or mitigating such floods or of conserving and regulating the flow of such rivers or investigating the electrical power potentialities of such rivers. Presented to the Legislature, February 27th, 1914. Mr. Marshall. *Not Printed.*
- No. 59 Return to an Order of the House of the 22nd April, 1913, for a Return showing:—Copies of all correspondence between the Attorney-General or any other member of the Government or any official of the Government and any other person or persons relating to:—1. The prosecution of one Goodman, formerly Chief of Police at New Liskeard on November 12th last, for an offence against the Game Laws. 2. The conduct of one McKelvie, an overseer of the Game and Fisheries Department at

New Liskeard, Ont., or the dismissal of the said McKelvie from his position. 3. The prosecution of one Eli Tibbs in November, 1912, for illegal possession of furs. 4. The prosecution of any party or parties for illegal possession of furs seized by the said McKelvie from one Angus Wabi. Presented to the Legislature, February 27th, 1914. Mr. *Elliott*. *Not Printed*.

- No. 60 A Return to an Order of the House of the 15th April, 1913, for a Return showing:—1. In detail the persons to whom the sum of \$19,946.18, appearing on page 323 of the Public Accounts, 1912, was advanced by N. B. Colcock, and the purposes for which the same was advanced. 2. In detail the persons to whom the sum of \$11,060.85, appearing on page 372 of the Public Accounts was paid by N. B. Colcock, and the purposes for which the same was paid. Presented to the Legislature, March 3rd, 1914. Mr. *Anderson (Bruce)*. *Not Printed*.
- No. 61 Copies of Orders-in-Council authorizing payments out of Surrogate of the Counties of York and Simcoe in accordance with the provisions of the Surrogate Courts Act. Presented to the Legislature, March 10th, 1914. *Not Printed*.
- No. 62 Return to an Order of the House of the 11th March, 1913, for a Return showing for what Municipalities was the Report of the Lieutenant-Governor in Council in favour of, or against, building an electric railway for such Municipalities. Presented to the Legislature, March 16th, 1914. Mr. *Elliott*. *Printed*.
- No. 63 Copies of Orders in Council in accordance with the provisions of sec. 2, cap. 2, 2 George V, An Act for raising money on the Credit of the Consolidated Revenue Fund of Ontario. Presented to the Legislature, March 16th, 1914. *Not Printed*.
- No. 64 Return to an Order of the House of the 2nd March, 1914, for a Return showing:—1. What securities have been sold by the Province since October 31st, 1912. 2. What was the date of the sales. 3. What are the names of the purchasers. 4. What are the prices at which such securities were sold. Presented to the Legislature, March 16th, 1914. Mr. *Sinclair*. *Not Printed*.
- No. 65 Return to an Order of the House of the 27th February, 1914, for a Return showing:—1. What timber limits, or areas, have been sold by the Government since the first day of January, 1913, and the total area of each. 2. The price at which each such limit, or area, was sold. 3. The names of the respective purchasers and if any were sold at public auction. 4. And if any were so sold at auction, which limit or area was so sold, and the dates on which the several sales took place. Presented to the Legislature, March 18th, 1914. Mr. *Mageau*. *Not Printed*.

- No. 66 Return to an Order of the House of the 6th March, 1914, for a Return showing:—1. Application for license of William Smuck of the Township of Bayham in the electoral district of East Elgin for the year 1913-14; the granting thereof; the withdrawal of such application; all correspondence between the Department and any officer thereof and the said Smuck, or the License Inspector or other residents of East Elgin in reference thereto. 2. The application of the said Smuck to be appointed License Inspector for East Elgin, and all protests against his appointment. 3. All letters, reports or communications in reference to the health or work by the former License Inspector, Mr. W. R. Andrews. 4. The resignation of the former License Inspector or Notice of the Termination of his employment. 5. All protests or complaints during the years 1912, 1913 and 1914 from residents of Aylmer or other citizens of East Elgin in reference to the lack of enforcement of the License Law and the conduct of the hotels in Aylmer or of license officials of East Elgin. Presented to the Legislature, March 27th, 1914. *Mr. Rowell. Not Printed.*
- No. 67 Minutes of the Proceedings in Conference of the Representatives of the Provinces, October, 1913. Presented to the Legislature, March 19th, 1914. *Printed.*
- No. 68 Return to an Order of the House of the 2nd March, 1914, for a Return showing:—1. What amount was received by the Government from Messrs. Taylor, Scott & Co. for the work done by prisoners from Central Prison under its contract with Taylor, Scott & Co., dated 1st September, 1905, for each year during which the contract was in force. 2. How long was the contract in force. 3. What amounts were paid by the Government for debt, damages or costs respectively in connection with or arising out of the said contract. 4. To whom were such amounts paid. 5. Was the agreement between Taylor, Scott & Co. and the Government changed after the agreement had been submitted to the House and approved by it. 6. If it were changed, were such changes embodied in an agreement in writing between the parties. 7. If it was changed, was such change or modified agreement submitted to the House for approval. Presented to the Legislature, March 23rd, 1914. *Mr. Bowman. Not Printed.*
- No. 69 Return to an Order of the House of the 18th March, 1914, for a Return showing:—1. The names of the license holders under the Liquor License Act in the City of Toronto for the year from 1st May, 1908, to 1st May, 1909, and the place or places of business in which each license holder carried on business. 2. The names of those license holders under the said Act, and the location of the premises in which they carried on business, whose licenses were cut off or were not renewed in the year

1909 in Toronto. 3. The names of the license holders in Toronto whose licenses were transferred with the approval of the Board of License Commissioners in the years 1909, 1910, 1911, 1912 and 1913; the places in which they carried on business; the names of the persons to whom licenses were transferred; and the locations of the premises in which the persons to whom the licenses were transferred carried on business. Presented to the Legislature, March 23rd, 1914. Mr. *Proudfoot*. *Not Printed*.

- No. 70 Return to an Order of the House of the 26th March, 1913, for a Return showing:—1. All the correspondence (including telegrams) passing between the Prime Minister, the Attorney-General, the Minister of Crown Lands or any other member or official of the Government and the Counsel or Solicitors for Keewatin Power Company, or the Counsel or Solicitors for the Hudson's Bay Company with reference to the action brought by these Companies against the Town of Kenora for a declaration that they and not the Crown were the owners of the water power on the East Branch of the Winnipeg River, and that the lease from the Crown to the Town of Kenora was invalid. 2. A copy of the telegram (if any) sent by the Prime Minister to the Counsel for the Keewatin Power Company advising him that the Government did not desire to defend its own title to the water power or be added as a party to the action. 3. All correspondence (including telegrams passing between the Town of Kenora or the Counsel or Solicitors for the Town of Kenora, and the Government or any Minister or official thereof with reference to these actions, and particularly all communications requesting the Crown to take part in the defence of its own title to the water power. 4. Copies of all correspondence (including telegrams) passing between the Prime Minister, Attorney-General, the Minister of Crown Lands or any other Minister or official of the Government, and Mr. W. H. Hearst, acting as Counsel for the Government, in reference to these actions. 5. Copy of the judgments of the Trial Judge and the Court of Appeal. Presented to the Legislature, March 24th, 1914. Mr. *Rowell*. *Not Printed*.
- No. 71 Revised Rules, Orders and Forms of the Division Courts of the Province of Ontario. Presented to the Legislature March 26th, 1914. *Printed*.
- No. 72 Correspondence and Papers relating to timber in the Algonquin Park Forest Reserve. Presented to the Legislature, March 27th, 1914. *Printed*.
- No. 73 Whitson's Report upon Road Construction in Northern Ontario. Presented to the Legislature, March 30th, 1914. *Printed*.

- No. 74 Return to an Order of the House of the 27th February, 1914, for a Return showing:—1. The names of the tenderers for the supply of coal for Government Institutions, in Toronto, during the years 1910, 1911, 1912 and 1913, respectively. 2. The amount of each tender for each of such years. 3. The names of the contractor or contractors for each of such years. 4. The amount of coal supplied under each contract during each year. 5. The prices at which the coal was purchased. Presented to the Legislature, March 31st, 1914. *Mr. Bowman. Not Printed.*
- No. 75 Return to an Order of the House of the 27th February for a Return showing:—1. What buildings have been erected by the Province at the Prison Farm at Guelph. 2. What has been the total cost to the Province of each building. 3. Were any of these buildings built by prison labour in whole or in part. 4. If so, what buildings, and what class of prison labour was employed. 5. And if the statement of cost makes any allowance for the prison labour employed, if any. Presented to the Legislature, March 31st, 1914. *Mr. Atkinson. Not Printed.*
- No. 76 Return to an Order of the House of the 18th March, 1914, for a Return showing:—1. Whether the Minister of Agriculture or any officer or official of his Department, or the Minister of Education or any officer or official of his Department, communicated with the district representative of Agriculture within the County of Welland with reference to his attitude to the Canada Temperance Act or the vote to be taken thereon on the 29th January last. 2. And if any communication was made, was such communication verbal or in writing. 3. And who was the officer making the same, and what was the date thereof. Presented to the Legislature, March 31st, 1914. *Not Printed.*
- No. 77 Return to an Order of the House of the 27th March, 1914, for a Return showing:—1. The conditions upon which grants are made to rural public schools. 2. Were the grants to the rural public schools of Ontario in 1913 less per school in 1913 than they were in the year 1912. If so, how much. 3. Has the Department of Education notified the Boards of Public School Trustees of Rural Schools, or any of them, that they cannot pay the grant provided for by the regulations. 4. If such notice has been given, upon what their ground for refusing to pay the grants. 5. Has the Department of Education notified the School Boards of Rural Schools, or any of them, that the grants this year would be cut down 28 *per cent.*, or any amount whatever. If so, how much. Presented to the Legislature, April 1st, 1914. *Mr. Kohler. Not Printed.*
- No. 78 Return to an Order of the House of the 30th March, 1914, for a Return showing:—1. What was the estimated cost of the heating plant for the Toronto University. 2. What was the actual cost of the plant when fully completed. 3. Has the total amount

been paid; if not, what amount, if any, is held in reserve. 4. And if the heating plant is giving satisfaction. Presented to the Legislature, April 1st, 1914. Mr. *Bowman*. *Not Printed*.

- No. 79 Return to an Order of the House of the 1st April, 1914, for a Return of copies of all correspondence, resolutions or other documents received by, or on behalf of any Member of the Government in any way relating to the Hamilton Athletic Association regarding which certain legislation is sought for during the current Session. Presented to the Legislature, April 2nd, 1914. Mr. *Studholme*. *Not Printed*.
- No. 80 Return to an Order of the House of the 1st April, 1914, for a Return showing:—1. What sum of money has Sir William Meredith, the Chief Justice of Ontario, received from the Government in addition to his salary as Chief Justice, since January 1st, 1909, to date. 2. In what capacity did Chief Justice Sir William Meredith receive such sum or sums, and what amount was received with respect to each capacity in which he received any sum or sums as aforesaid. Presented to the Legislature, April 2nd, 1914. Mr. *Anderson (Bruce)*. *Not Printed*.
- No. 81 Return to an Order of the House of the 27th March, 1914, for a Return showing:—1. If there was a deficit in the financial operations of the Provincial University for the fiscal year ending 1912. If so, how much. 2. Was there a deficit in the financial operations of the Provincial University for the fiscal year 1913. If so, how much. 3. If there have been deficits during the years 1912-13, or either of them, how have these deficits been provided for. 4. What is the estimated expenditure of the Provincial University for the current fiscal year. 5. What is the estimated revenue of the University for the current fiscal year. Presented to the Legislature, April 2nd, 1914. Mr. *Marshall*. *Not Printed*.
- No. 82 Return to an Order of the House of the 27th March, 1914, for a Return showing:—1. If there was an option given to the firm of Murray, Mather & Co. to purchase certain Government securities during the calendar year 1913. 2. If so, what was the date of the option, and what were the character, amount and price of the securities covered by it. 3. Was such option, if any, exercised; and if so, to what extent. Presented to the Legislature, April 3rd, 1914. Mr. *Sinclair*. *Not Printed*.
- No. 83 Return to an Order of the House of the 27th March, 1914, for a Return showing:—1. Copy of evidence of Mr. Taylor, of Messrs. Taylor, Scott & Co., given before the Dominion Penitentiary Investigation Commission, of which Mr. G. M. Macdonald, K.C., of Kingston, is Chairman, and which was taken in Shorthand by a Stenographer provided by Dr. Gilmour,

- Warden of the Central Prison, such evidence or a copy thereof being now in the custody or control of the Provincial Secretary, or of some of the officers or officials of his Department, or of the institutions under the control of his Department. 2. Copies of all correspondence passing between the Provincial Secretary, or any officer or official of his Department, or any officer or official of any of the institutions under the charge of his Department, and Mr. Joseph Downey, in reference to the said evidence or the production thereof. Presented to the Legislature, April 3rd, 1914. Mr. Bowman. *Not Printed.*
- No. 84 Report of the Good Roads Commission. Presented to the Legislature, April 7th, 1914. *Printed.*
- No. 85 Copy of an Order-in-Council approved by His Honour the Lieutenant-Governor, under the provisions of 552 of sec. 18 of the Municipal Drainage Act. Presented to the Legislature, April 8th, 1914. *Printed.*
- No. 86 Return to an Order of the House of the 2nd March, 1913, for a Return showing:—1. Copies of all correspondence between the Minister of Education or any other member or official of the Government and any other person or persons during 1910, 1911 and 1912, relating to the investigation made by Dr. Merchant of the bi-lingual or French-English Schools in Ontario. 2. Copies of all correspondence between the Minister of Education or any other member or official of the Government and any other person or persons during the year 1912, relating to Regulation No. 17. Presented to the Legislature, April 9th, 1914. Mr. Mageau. *Not Printed.*
- No. 87 Return to an Order of the House of the 7th April, 1914, for a Return showing:—1. How much the Hydro-Electric Power Commission has spent in building the trunk line from Morrisburg to Prescott, and from Morrisburg to Winchester and Cherterville. 2. Did the Hydro-Electric Power Commission enter into an agreement with the New York and Ontario Power Company, or any person on their behalf, for a supply of power for transmission on this line, to be developed at Waddington or elsewhere; and if so, what is the date of such agreement. 3. Was it a term of any such agreement that the Directors of the New York and Ontario Power Company became personally liable if power was not supplied within a certain defined time. 4. Has the Hydro-Electric Power Commission entered into any agreement with the Rapids Power Company for the supply of power; if so, what is the date of such agreement. Presented to the Legislature, April 9th, 1914. *Not Printed.*
- No. 88 Coles' Report, Mining Engineer, Timiskaming and Northern Ontario Railway Company. Presented to the Legislature, April 28th, 1914. *Printed.*

- No. 89 Return to an Order of the House of the 8th April, 1914, for a Return showing:—1. The number of convictions for intoxication in Local Option Municipalities. 2. Convictions for other offences against Local Option Law, during the license year 1912-13. Presented to the Legislature, April 14th, 1914. Mr. McPherson. *Not Printed.*
- No. 90 Official Regulations for the Government of the Andrew Mercer Reformatory. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 91 Official Regulations for the Government of the Hospitals and Public Charities of Ontario. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 92 Official Regulations for the Government of Common Gaols of Ontario. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 93 Official Regulations for the Government of Industrial Farms in Ontario. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 94 Official Regulations for the Government of the Ontario Reformatory. Presented to the Legislature, April 16th, 1914. *Printed.*
- No. 95 Official Regulations of the Ontario Hospitals. Presented to the Legislature, April 17th, 1914. *Printed.*
- No. 96 Statement of Statute distribution for 1913. Presented to the Legislature, April 21st, 1914. *Not Printed.*
- No. 97 Return to an Order of the House of the 27th March, 1913, for a Return showing:—Copies of all Orders in Council passed under Section 8, of the Power Commission Act, as amended by the Power Commissions Act, 1912. Presented to the Legislature, April 21st, 1914. Mr. Mageau. *Not Printed.*
- No. 98 Return to an Order of the House of the 1st April, 1914, for a Return showing:—1. All the schools in the Province, both public and separate, from which the Government grant has been withheld during the years 1912 and 1913 respectively. 2. The grounds upon which such grants have been withheld from the said schools respectively. 3. The grounds upon which County Councils are required to withhold from schools the moneys raised by taxation from the people. Presented to the Legislature, April 21st, 1914. Mr. Racine. *Not Printed.*

- No. 99 Return to an Order of the House of the Twenty-first day of April instant for a Return of a Copy of the Letters, or Charter, of the "Ontario Homes Company, Limited," giving the Corporation license to promote a company for the purpose of engaging in the business of the purchase of real estate in manufacturing localities and showing what, if any, returns have been made to the Department and if the company is still doing business. Presented to the Legislature, April 22nd, 1914. Mr. *Studholme*. *Not Printed*.
- No. 100 Return to an Order of the House of the 16th April, 1914, for a Return showing:—The quantity of settlers' effects delivered over the T. & N. O. Railway at New Liskeard and Cochrane, respectively, and carried as such under the regulations of the said Railway, for the financial year ending October 31st, 1913. Presented to the Legislature, April 24th, 1914. Mr. *Atkinson*. *Not Printed*.
- No. 101 Return to an Order of the House of the 17th February, 1913, for a Return of: Copies of all correspondence between Bishop Fallon, of London, and the Provincial Secretary, the Minister of Public Works or any Member of the Government regarding the Bi-lingual Schools in the Province of Ontario, since the first day of May, 1910. Presented to the Legislature, April 24th, 1914. Mr. *Evanturel*. *Not Printed*.
- No. 102 Return to an Order of the House of the 17th February, 1913, for a Return of Copies of all correspondence between Bishop Scollard, of Sault Ste. Marie, and the Government, regarding the Bi-lingual Schools of the Province of Ontario, since the first day of March, 1907. Presented to the Legislature, April 24th, 1914. Mr. *Evanturel*. *Not Printed*.
- No. 103 Return to an Order of the House of the 16th April, 1914, for a Return showing:—1. All correspondence between the Department of Education and any officer or official thereof and the Board of Trustees of the Almonte High School. 2. All correspondence between the Department of Education and any officer or official thereof and any of the teachers in the Almonte High School. 3. All correspondence between the Department of Education and any officer or official thereof and Miss Eade with reference to an application by her for a position in the Almonte High School. Presented to the Legislature, April 28th, 1914. Mr. *Marshall*. *Not Printed*.
- No. 104 Return to an Order of the House of the 21st April, 1914, for a Return showing:—1. The present practice of the Department of Education in regard to the number of text-books authorized for use in each subject in the Course of Studies. 2. The number of text-books authorized for use in the elementary and secondary

schools of Ontario issued since the date of the last return laid before this House, March 20th, 1911, and the methods adopted to keep these books up to the requirements of the schools. 3. The cost to the Province of each of these books in the form of payments to authors, printers and electrotypers. 4. The estimated saving to purchasers of all text-books in elementary and secondary schools on all the books as compared with previous prices of the same. 5. The amount annually paid in royalties by the Department of Education to writers of authorized text-books. 6. The cost to the Province of the preparation, editing, and printing of supplementary readers authorized for use in the schools. 7. The amount paid annually by publishers to any official of the Department of Education on text-books authorized for use in the schools of this Province. 8. What Ontario books have been adopted in other Provinces. Presented to the Legislature, April 28th, 1914, Mr. Musgrove. *Printed.*

DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1913

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO :

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty

1914

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WILLIAM BRIGGS
20-37 Richmond Street West
TORONTO

To His Honour SIR JOHN MORRISON GIBSON, Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Detailed Report of the Superintendent of Insurance for the year ended 31st December, 1913.

Respectfully submitted,

J. J. FOY,
Attorney-General.

TORONTO, August 17th, 1914.

PARLIAMENT BUILDINGS,

TORONTO, 15th August, 1914

To the Honourable J. J. Fox, K.C., M.P.P., etc.,

Attorney-General.

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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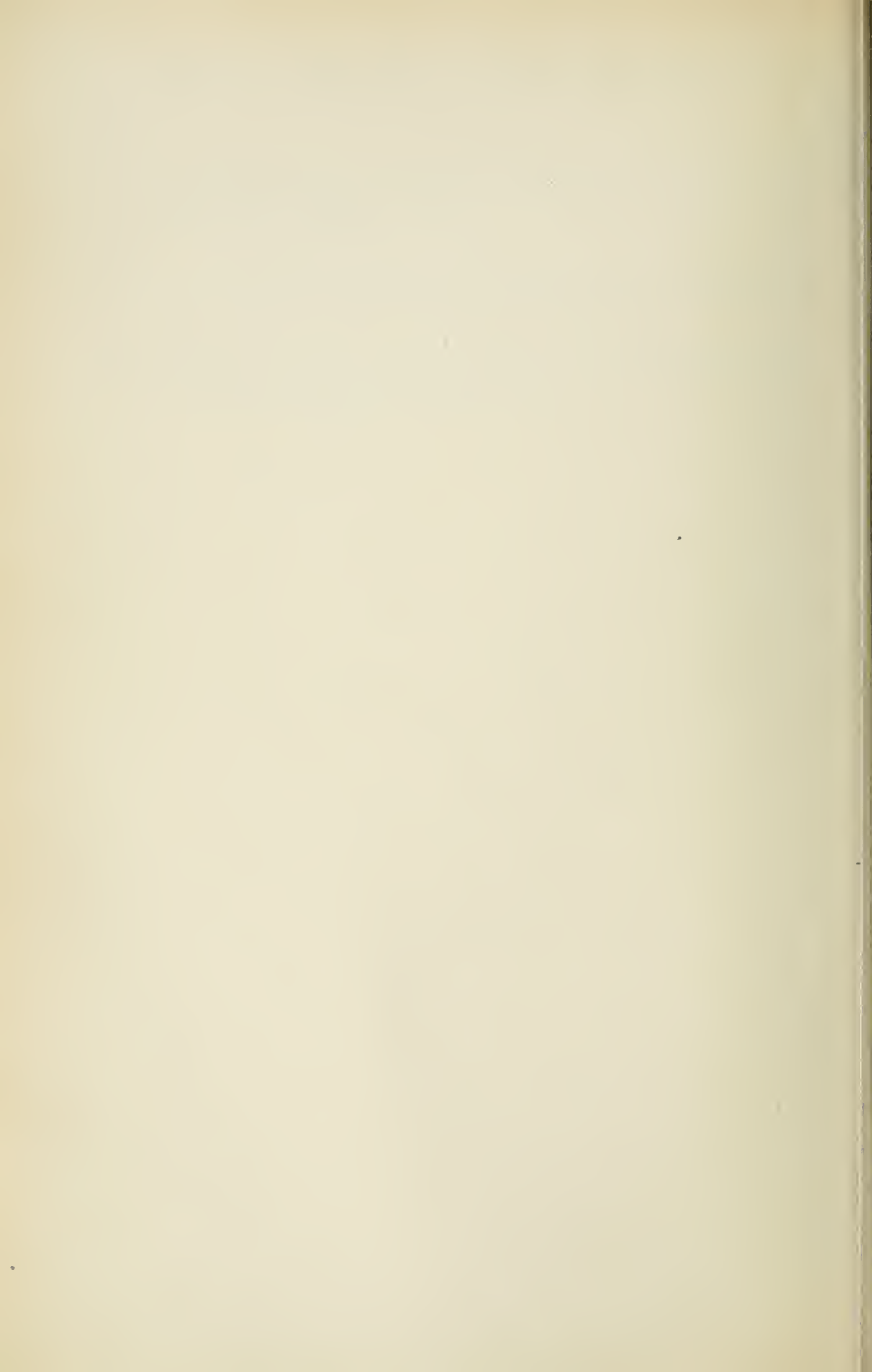
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Index B: Provincial Licensees, standing registered at the 10th September, 1914, being Insurance Corporations licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.



DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER
THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies (and since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D))), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1914.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 5044.

Certificate of Registry 2761.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Accident, Sickness and Guarantee Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$303,777, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 4996.

Certificate of Registry No. 2713.

DIRECTORS AND OFFICERS.

Directors.—Hon. R. Jaffray, Toronto; Adam Brown, Hamilton; E. W. Cox, Toronto; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Loughheed, Calgary, Alta.; Col. the Hon. John M. Gibson, K.C.M.G., Toronto; Duncan Coulson, Toronto; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasett, M.D., Toronto.

Officers.—E. W. Cox, President, Toronto; J. H. Plummer, Vice-President, Toronto; E. W. Cox, General Manager, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Insurance Company, 56 Vict., Chap. 76; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,950, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 5038.

Certificate of Registry No. 2755.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, T. B. Parkinson, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; Deposit accepted at the value of \$4,875,639, being \$100,000 (A), and \$4,775,639

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 4988.

Certificate of Registry No. 2705.

DIRECTORS AND OFFICERS.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; E. T. Galt, Montreal; D. Forbes Angus, Montreal; C. B. Gordon, Montreal; F. W. Molson, Montreal.

Officers.—D. M. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1897, c. 203; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$6,065,068, being \$133,622 Life A, and \$5,931,446 Life B; also \$2,848,563 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 5111.

Certificate of Registry No. 2828.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, the Companies Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 33, The Companies (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit Accepted at the value of \$1,031,526, being \$106,809 Life A, \$167,280 Life B, and \$757,437 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 4991.

Certificate of Registry No. 2708.

DIRECTORS AND OFFICERS.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir William Whyte, Winnipeg; Col. D. R. Wilkie, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Lt.-Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; W. C. Macdonald, Toronto.

Officers.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, and Chairman of the Board, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; W. C. Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$75,847, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 4998.

Certificate of Registry No. 2715

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act, 1845, and re-registered with unlimited liability under the Companies' Act, 1862) *was incorporated* under the Companies' Acts, 1862 to 1900 as a *Limited Company* on the 19th June, 1907. F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,861,817.

WESTERN ASSURANCE COMPANY.

Register No. 5119.

Certificate of Registry No. 2836.

DIRECTORS AND OFFICERS.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; E. W. Cox, D. B. Hanna, Alex. Laird, Z. A. Lash, K.C., LL.D., A. Myers, Geo. A. Morrow, Frederic Nicholls, Sir Henry Pellatt, Toronto; W. R. Brock, Toronto; John Hoskin, K.C., LL.D., Tunbridge Wells, England; J. K. Osborne, Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and Managing Director, Toronto; John Sime, Assistant General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$75,187, held by the Receiver General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 5002.

Certificate of Registry No. 2719.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$530,584, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 5005.

Certificate of Registry No. 2722.

Directors:—G. E. Drummond, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick William Taylor, Montreal.

Officers:—J. Gardner Thompson, Resident Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, William Henry Sherman, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,184,346.

PHOENIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phoenix Society; from A. D. 1813 to 1902, The Phoenix Assurance Company; from 1902 to the present time The Phoenix Assurance Company, Limited.]

Register No. 5063.

Certificate of Registry No. 2780.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related as shareholders* in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.) The Phoenix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By Agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908) c. 145 (D), the Dominion authorized The Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,209,182; being \$386,712 Life and \$822,470 Fire; also \$1,747,627 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 5041.

Certificate of Registry No. 2758.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vlt., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862;

31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1914, and expiring on 31st of March, 1915, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$503,817 held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 5157.

Certificate of Registry No. 2874.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$2,853,591, held by the Receiver-General at Ottawa; also \$5,001,860 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 5000.

Certificate of Registry No. 2717.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$553,703.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 5043.

Certificate of Registry No. 2760.

DIRECTORS AND OFFICERS.

Directors:—William A. Sims, Herts, Eng.; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; V. Chateauvert; R. Audette, Quebec; Geo. C. Howie, Toronto.

Officers:—V. Chateauvert, President, Quebec; Colin E. Sword, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$170,967; held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4985.

Certificate of Registry No. 2702.

DIRECTORS AND OFFICERS.

Directors:—M. H. Aikins, M.D., Burnhamthorp; Thos. C. Haslett, K.C., Hamilton; David A. Dunlop, W. S. Morden, W. G. Watson, John B. Holden, E. H. Laschinger, John I. Grover, Toronto; John Lennox and F. J. Howell, Hamilton; H. Guthrie, K.C., M.P., Guelph.

Officers:—M. H. Aikins, M.D., President, Burnhamthorp; John B. Holden, Toronto; Thomas C. Haslett, K.C., Hamilton; Vice-Presidents; Alfred N. Mitchell, General Manager, Hamilton; Walter H. Davis, Secretary, Hamilton.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1885, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C., chap. 34, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$75,598.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 5143.

Certificate of Registry No. 2860.

CANADIAN TRUSTEES.

H. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock Company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$639,032, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 5045.

Certificate of Registry No. 2762.

DIRECTORS AND OFFICERS.

Directors:—Hartland S. MacDougall, Montreal; George Hague, Montreal; William Wainwright, Montreal; H. W. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Utah; P. Stockton, Boston; H. T. Meredith, Montreal; John Macdonald, Toronto.

Officers:—Hartland S. MacDougall, President, Montreal; W. Wainwright, Vice-President, Montreal; H. E. Rawlings, Managing Director, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$56,900, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 5082.

Certificate of Registry No. 2799.

DIRECTORS AND OFFICERS.

Directors:—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto; John M. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, Toronto.

Officers:—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; J. K. Osborne, 2nd Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 50-1 V., c. 79 (D.), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock Company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,950, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 5019.

Certificate of Registry No. 2736.

DIRECTORS AND OFFICERS.

Directors:—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswald Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Anuan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchape.

Officers:—Herbert Brooks, Chairman; Francis Alexander Johnston, Vice-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.) an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$406,043, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 5026.

Certificate of Registry No. 2743.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Zell A. Ruthven, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of \$2,042,809, being \$100,000 (A) and \$1,942,809 (B). Also \$3,652,200, in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 5046.

Certificate of Registry No. 2763.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$307,095, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 5030.

Certificate of Registry No. 2747.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, L. M. G. Conley, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$6,841,364, held by the Government; being \$100,000 Life A and \$6,741,364 Life B; also \$4,880,002, vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 5172.

Certificate of Registry No. 2889.

DIRECTORS AND OFFICERS.

Directors.—W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Tunbridge Wells, England; Lt.-Col. Sir H. M. Pellatt, Toronto; E. W. Cox, Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; Alex. Laird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Frederick Nicholls, Toronto; J. K. Osborne, Toronto; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto.

Officers.—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto. ~

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$69,840 Municipal Debentures, and \$21,400 Loan Company Debentures. (Accepted at \$84,647.)

CALEDONIAN INSURANCE COMPANY.

Register No. 5079.

Certificate of Registry No. 2796.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6, V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, \$292,179; Loan Company Debentures, \$60,833. South Australian Government Bonds, \$48,667, total \$401,679 (accepted at \$379,486).

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 5068.

Certificate of Registry, No. 2785.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$312,200, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY

Register No. 5107.

Certificate of Registry No. 2824.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124 an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,701,583, being \$100,000 (A), and \$1,601,583 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 5047.

Certificate of Registry No. 2764.

1. Head office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life and Accident Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$829,104, being \$499,104 (Life) and \$330,000 (Accident). Also \$3,025,000 in the hands of Canadian trustees under the Insurance Act.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5156.

Certificate of Registry No. 2873.

DIRECTORS AND OFFICERS.

Directors:—R. Macaulay, Montreal; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Montreal; H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, F.I.A., Managing Director and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$700,000, of which there has been paid up \$105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 5058.

Certificate of Registry No. 2775.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at \$93,317, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 5062.

Certificate of Registry No. 2779.

DIRECTORS AND OFFICERS.

Directors.—Edison L. Pease, Montreal; Hugh Paton, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually; in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or

by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$138,500. Also \$3,400,000 vested in Canadian Trustees under Insurance Act (accepted at \$3,530,801, being \$100,000 (A) and \$3,430,801 (B)).

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 5090.

Certificate of Registry No. 2807.

DIRECTORS AND OFFICERS.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$108,767, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 5008.

Certificate of Registry 2725.

Officers.—Charles H. Neely, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., c. 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness, Guarantee and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$575,211.

THE LONDON ASSURANCE CORPORATION.

Register No. 5096.

Certificate of Registry No. 2813.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$243,087.

THE LONDON LIFE INSURANCE COMPANY.

Register No. 5077.

Certificate of Registry No. 2794.

DIRECTORS AND OFFICERS.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; Judge A. Bell, Chatham; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap 89; Canada, 48 and 49 Vict., chap 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,095, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Register No. 5069.

Certificate of Registry No. 2786.

DIRECTORS AND OFFICERS.

Directors:—A. H. C. Carson, Toronto; F. D. Williams, Toronto; Harry Wrightson, London, Eng.; Oscar Grey, London, Eng.; T. P. Burchell, Montreal; G. H. Williams, Winnipeg; W. T. Whitehead, Montreal; Sir P. Faure, Leicester, Eng.; Hon. Colin Campbell, Winnipeg.

Officers:—A. H. C. Carson, President; F. D. Williams, Vice-President and Managing Director; A. T. Platt, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U. C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,482 held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 5149.

Certificate of Registry No. 2866.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits, by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$366,859.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 5094.

Certificate of Registry No. 2811.

DIRECTORS AND OFFICERS.

Directors.—A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; Lt.-Col. James Mason, Toronto; S. G. Beatty, Toronto; C. C. Dalton, Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto.

Officers.—W. G. Gooderham, President, Toronto; R. L. Patterson, 1st Vice-President, Toronto; S. G. Beatty, 2nd Vice-President, Toronto; R. Junkin, Assistant Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,658, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 4986.

Certificate of Registry No. 2703.

DIRECTORS AND OFFICERS.

Directors.—Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robert Archer, Montreal; Sir D. Mann, Toronto; J. E. Roberts, Toronto; D. G. Ross, Toronto.

Officers.—J. E. Roberts, President; Albert E. Gooderham, Chairman, Toronto; C. D. Warren, R. L. Patterson, Vice-Chairmen, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$186,166, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 5040.

Certificate of Registry No. 2757.

DIRECTORS AND OFFICERS.

Directors:—William A. Sims, Herts, Eng.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Geo. C. Howie, Toronto; Colin E. Sword, Montreal.

Officers:—William A. Sims, President, Herts, Eng.; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$156,698, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 5015.

Certificate of Registry No. 2732.

DIRECTORS AND OFFICERS.

Directors:—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. G. Hector, R. Maxwell, Joseph Oliver, L. R. Arnett, Toronto.

Officers:—Joseph Oliver, President, Toronto; Robert Maxwell, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 5016.

Certificate of Registry No. 2733.

DIRECTORS AND OFFICERS.

Directors:—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Waterloo; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers:—Thos. Hilliard, President and Managing Director, Waterloo; P. H. Sims, 1st Vice-President, Toronto; S. B. Bricker, 2nd Vice-President, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$57,825, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 5169.

Certificate of Registry No. 2886.

DIRECTORS AND OFFICERS.

Directors:—H. B. Ames, M.P., Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, K.C., Montreal, Que.; F. W. Fairman, Montreal.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; A. Kennedy, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R. S. C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V, chap. 87; 2 George V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$129,290, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 5080.

Certificate of Registry No. 2797.

DIRECTORS AND OFFICERS.

Directors:—F. G. B. Allan, Toronto, Ont.; Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers:—George C. Robb, President; H. N. Roberts, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Steam Boiler Insurance, etc.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$103,846, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 5031.

Certificate of Registry No. 2748.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$425,293, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5109.

Certificate of Registry No. 2826.

DIRECTORS AND OFFICERS.

Directors:—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskien, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; William Snider, Waterloo, Ont.; W. D. Beardmore, Toronto, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt.

Officers:—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; J. Kerr Fiskien, 2nd Vice-President, Toronto; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually*. There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$111,863, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 5022.

Certificate of Registry No. 2739.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$330,698.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 5065.

Certificate of Registry No. 2782.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Inland Transportation, Cyclone or Tornado Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$701,733, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 4999.

Certificate of Registry No. 2716.

DIRECTORS AND OFFICERS.

Directors:—Charles J. Cater-Scott, Edinburgh; G. N. Marcel, Montreal; Wm. McMaster, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915 to transact Fire and Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,290,993, being Life A, \$55,130; Life B, \$357,350, and Fire, \$878,513.

ÆTNA INSURANCE COMPANY.

Register No. 5146.

Certificate of Registry No. 2863.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at \$282,936.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 5106.

Certificate of Registry No. 2823.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$678,232.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 5250.

Certificate of Registry No. 2902.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 7th day of May, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of \$65,000, held by the Receiver-General.

PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 5168.

Certificate of Registry No. 2885.

DIRECTORS AND OFFICERS.

Directors:—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn. Sylvester C. Dunham, John M. Holmte, Robert J. Allyn, Hartford, Conn.

Officers:—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$400,594, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 5167.

Certificate of Registry No. 2884.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$124,336, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 5003.

Certificate of Registry No. 2720.

DIRECTORS AND OFFICERS.

Directors:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal; James Osborne, Toronto.

Officers:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness, Plate Glass and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,418, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 5095.

Certificate of Registry No. 2812.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$302,835.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 5098.

Certificate of Registry No. 2815.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company, their stock is fully paid, and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed Company, whereby after the payment of a dividend of 7 per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policyholders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$9,579,675, held by the Receiver-General; also \$5,574,025, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 5055.

Certificate of Registry No. 2772.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V. Ch., 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$176,704, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 5092.

Certificate of Registry No. 2809.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg, R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; J. H. Brock, Managing Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,000.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 5180.

Certificate of Register No. 2897.

Officers:—W. S. Harrison, Head Consul Commander, Toronto; Dr. J. B. Gamble, Head Advisor Lieutenant, Brantford; J. H. Saunders, Head Banker, London; W. S. Harrison, Head Physician, Toronto; J. M. Paterson, Head Watchman, Hamilton; I. T. Miller, Head Escort, Brantford; George Crawford, Head Sentry, Lindsay; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford and John Manning, Woodstock, Head Managers; C. C. Hodgins, Woodstock. Past Head Consul.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1910), chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 5148.

Certificate of Registry No. 2865.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886; chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$952,919.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 4995.

Certificate of Registry No. 2712.

DIRECTORS AND OFFICERS.

Directors:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson, Montreal; J. W. Binnie, Montreal; T. J. Drummond, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England.

Officers:—J. Gardner Thompson, President; J. W. Binnie, Montreal, Vice-President; John Enio, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness, Burglary, Guarantee and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$72,270, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4989.

Certificate of Registry No. 2706.

DIRECTORS AND OFFICERS.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Ottawa; W. H. Stevens, Chatham; John Purdom, London; M. McGugan, Mount Brydges.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Ottawa; John Ferguson, 2nd Vice-President, London; W. J. McMurtry, General Manager, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$64,204.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5110.

Certificate of Registry No. 2827.

DIRECTORS AND OFFICERS.

Directors:—Herbert C. Cox, Toronto; T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro; James Ryrie, Toronto; Alexander Laird, Toronto.

Officers:—Herbert C. Cox, President, Toronto; S. J. Morrow, Vice-President, Toronto; G. A. Moore, Vice-President, Toronto; James F. Weston, Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vlt., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; 2 Geo. V., chap. 23, The Ontario Insurance Act, 1912.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$232,495 held by the Receiver-General.

THE INDEPENDENT ORDER OF FORESTERS.

Register No. 5004.

Certificate of Registry No. 2721.

DIRECTORS AND OFFICERS.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.

1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 3 and 4 George V. chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34. the Society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability, and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the Society from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life, Disability, and Sickness Insurance on the Assessment Plan.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 5059.

Certificate of Registry No. 2776.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$119,881, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF
CANADA.

Register No. 5054.

Certificate of Registry No. 2771.

DIRECTORS AND OFFICERS.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; J. W. Mallon, Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, New Castle, N.B.; Rev. A. J. Fischer, C.R. Waterloo, Ont.; John T. Hallissey, Truro, N.S.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D); Canada, chap. 32, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 5150.

Certificate of Registry No. 2867.

DIRECTORS AND OFFICERS.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$60,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5165.

Certificate of Registry No. 2882.

DIRECTORS AND OFFICERS.

Directors.—Elias Rogers, Toronto; William Stone, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto Ont.; Alfred Rogers, Toronto; George W. Gouinlock, Toronto.

Officers.—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P.; Wm. Stone, Toronto, and Albert J. Ralston, Vice-Presidents; Albert J. Ralston, Managing Director, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap 78 (D); Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,500, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY LIMITED.

Register No. 5064.

Certificate of Registry No. 2781.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1914, and expiring on the 31st day of March, 1915, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$281,789.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 5153.

Certificate of Registry No. 2870.

Officers:—W. R. Woodstock, High Chief Ranger, Toronto; A. Martin, Sub-High Chief Ranger, Hamilton; H. C. Wilson, High Chief Treasurer, Toronto; High Court Medical Examiner, ; A. Webber, High Court Senior Woodward, Winnipeg; H. McPherson, High Court Junior Woodward, London; R. J. McWilliams, High Court Senior Beadle, Peterboro; T. P. Wood, High Court Junior Beadle, Toronto; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., chap. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$62,179, accepted at \$59,381.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 5037.

Certificate of Registry No. 2754.

DIRECTORS AND OFFICERS.

Directors:—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine, E. Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; J. Carroll French, New York; E. C. Camman, Richard M. Colt, Samuel D. Folsom, Silis Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm G. Verplanck, New York.

Officers:—Major A. White, President, New York; J. Romaine Brown, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap, 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$31,006, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 4981.

Certificate of Registry No. 2693.

DIRECTORS AND OFFICERS.

Directors:—David Fasken, K.C., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia, W. H. Gooderham, Toronto.

Officers:—David Fasken, K.C., President, Toronto; Ruliff Grass and Alex. Fasken, Toronto; and S. J. Parker, Owen Sound, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6—Order-in-Council Ontario, Authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 5076.

Certificate of Registry No. 2793.

DIRECTORS AND OFFICERS.

Directors:—E. E. A. DuVernet, Toronto; H. H. Beck, Toronto; A. C. Heighington, Toronto; Geo. P. Reid, Toronto, C. M. Simpson, Winnipeg.

Officers:—E. E. A. DuVernet, President; H. H. Beck, Vice-President and General Manager; J. W. Rutherford, Secretary and Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1899, March 16th—Incorporated by charter (Ontario) issued under R.S.O. 1897, chap. 203, sec. 3; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,583, held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY OF CANADA.*

Register No. 5033.

Certificate of Registry No. 2750.

DIRECTORS AND OFFICERS.

Directors:—Hon. Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; Wm. Greenwood Brown, Toronto; D. Hibner, Berlin; E. L. Knowlton, Vancouver, B.C.; C. E. Burnham, Vancouver, B.C.; J. M. Queen, St. John, N.B.; J. W. Foster, Vancouver, B.C.; W. M. Haight, Vancouver, B.C.

Officers:—Hon. Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; E. L. Knowlton, 2nd Vice-President; J. M. Queen, 3rd Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, chap. 203, sec. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,069, held by the Government of Canada.

RELiance MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 5123.

Certificate of Registry No. 2840.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

*Reinsured with the National Ben.-Franklin Fire Insurance Company.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$96,133.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 5124.

Certificate of Registry No. 2841.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$68,910.

Under Certificate of Registry No. 5125 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 4987.

Certificate of Registry No. 2704

DIRECTORS AND OFFICERS.

Directors:—Emerson Coatsworth, LL.B., Toronto; A. F. MacLaren, Toronto; J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94, (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910), chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,894, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 5034.

Certificate of Registry No. 2751.

DIRECTORS AND OFFICERS.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; W. D. Lummis, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; William Georgeson, Calgary; J. Clark, Winnipeg.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915 to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$65,658, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 5144.

Certificate of Registry No. 2861.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and 2 Geo. V., chap. 33, The Ontario Insurance Act, and Act amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Automobile, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$618,736, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5078.

Certificate of Registry No. 2795.

DIRECTORS AND OFFICERS.

Directors:—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn; W. Sanford Evans, Winnipeg, Man.; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Greyson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; George Grisdale, Winnipeg.

Officers:—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Dick Hay, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 5159.

Certificate of Registry No. 2876.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$128,967 British Consolidated Stock accepted at \$149,166.

MARYLAND CASUALTY COMPANY.

Register No. 4993.

Certificate of Registry No. 2710.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related*, as shareholders, in an incorporated joint stock company. The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1915, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$338,150.

STATE LIFE INSURANCE COMPANY.

Register No. 5007.

Certificate of Registry No. 2724.

DIRECTORS AND OFFICERS.

Directors.—Albert Sabm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers.—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$121,141. Also \$54,270 vested in Canadian Trustees under the Insurance Act.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 4994.

Certificate of Registry No. 2711.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$230,058.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 5075.

Certificate of Registry No. 2792.

DIRECTORS AND OFFICERS.

Directors:—A. Champagne, F. C. Lariviere, Montreal; H. H. Beck, Toronto; Geo. P. Reid, Toronto; J. W. Rutherford, Toronto; F. H. Nichol, Toronto; A. L. Barret, Toronto; L. L. D. Bulefeuille, Montreal; A. B. Dupesne, Montreal.

Officers:—H. H. Beck, President and Managing Director; Alph. Champagne, Vice-President; J. W. Rutherford, Manager and Secretary, Toronto.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, H. H. Beck, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 62; Canada, 1903, chap. 158. See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, The Ontario Insurance Act, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 5073.

Certificate Registry No. 2790.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1915, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$315,402.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 5006.

Certificate of Registry No. 2723.

Directors:—J. Gardner Thompson, Montreal; Thos. J. Drummond, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams Taylor, Montreal.

Officers:—J. Gardner Thompson, President and Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William H. Sherman, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V., chap. 114; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$55,903.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 5081.

Certificate of Registry No. 2798.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; 2 Geo. V., chap. 33, The Ontario Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$36,765.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 5164.

Certificate of Registry No. 2881.

DIRECTORS AND OFFICERS.

Directors.—E. W. Cox, Toronto; Hon. F. T. Frost, Smith's Falls; Elias Rogers, Toronto; R. Bickerdike, Montreal; H. C. Cox, G. A. Morrow; Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal; Noel Marshall, Toronto; Sir Wm. Whyte, Winnipeg Man.; D. B. Hanna, Toronto.

Officers.—E. W. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 114, and expiring on the 31st day of March, 1915, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$106,200, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 5056.

Certificate of Registry No. 2773.

DIRECTORS AND OFFICERS.

Directors.—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

Officers.—Alex. A. Altschuler, President; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,000, held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Registry No. 5057.

Certificate of Registry No. 2774.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Bartholomew Minehan, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$175,265, held by the Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 5070.

Certificate of Registry No. 2787.

DIRECTORS AND OFFICERS.

Directors: F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; W. S. Dinnick, Toronto; Thos. H. Hall, Toronto.

Officers:—W. A. Young, M.D., President, Toronto; John J. Durancé, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed are the following:—4 Edward VII., chap. 97 (O). See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, the Ontario Insurance Act, and Act amending same.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to insure against Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of \$52,500, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 4997.

Certificate of Registry No. 2714.

DIRECTORS AND OFFICERS.

Directors:—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Albert Oakley, Toronto; Dr. Emile Ostiguy, Montreal; Nicholas Bawlf, Winnipeg; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; W. J. Magrath, Edmonton; Thaddeus Walker, Walkerville.

Officers:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$50,961.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 5170.

Certificate of Registry No. 2887.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Alphonse Racine, Alexander L. McLaurin.

* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1853, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1893) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$348,613, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 5163.

Certificate of Registry No. 2880.

1. Head Office, London Eng. Chief Agent and Attorney for Ontario, George Baldwin Shaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915 to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$131,770, held by the Finance Department, Ottawa.

THE LUMBER INSURANCE COMPANY OF NEW YORK.

Register No. 5051.

Certificate of Registry No. 2768.

1. Head Office of the Company, New York. Chief Agent and Attorney for the Province of Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of The Lumber Insurance Company of New York.

2. *The legislative enactment* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 38.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,405, held by the Department of Finance.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

Register No. 5154.

Certificate of Registry No. 2871.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$12,381, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 5071.

Certificate of Registry No. 2783.

DIRECTORS AND OFFICERS.

Directors:—D. R. Wilkie, Hon. Robert Jaffray, Toronto; R. Hobson, Hamilton; F. Norie-Miller, Perth, Scotland; F. Gordon Osler, Toronto, Peleg Howland, W. G. Jaffray, Toronto; C. Norie-Miller, New York.

Officers:—Peleg Howland, President; D. R. Wilkie, Vice-President; John J. Durance, Manager.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$42,541, held by the Receiver-General of Canada.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 5009.

Certificate of Registry No. 2726.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1914, and expiring on 31st day of March, 1915, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$216,711, held by the Comptroller of Currency, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 5093.

Certificate of Registry No. 2810.

DIRECTORS AND OFFICERS.

Directors:—J. T. Gordon, Winnipeg; Hon. R. Rogers, Ottawa; Nicholas Bawlf, Captain D. E. Sprague, all of Winnipeg, Man.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; E. L. Taylor, K.C., Winnipeg; J. W. W. Stewart, Winnipeg.

Officers:—J. T. Gordon, President, Winnipeg, Man.; Nicholas Bawlf, 1st Vice-President, Winnipeg, Man.; E. L. Taylor, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent, 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed, are the following: Act of Incorporation, 4 Edward VII., chapter 96, (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,002.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 5072.

Certificate of Registry No. 2789.

DIRECTORS AND OFFICERS.

Directors:—A. W. Damon, Chas. E. Galacar, F. H. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsmann, W. O. Harris, Joseph Shattuck, Jr., Springfield, Mass.; N. J. Harding, Chicago.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$288,792.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 5091.

Certificate of Registry No. 2808.

DIRECTORS AND OFFICERS.

Directors:—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, Victoria; R. P. McLennan, J. Ramsay, Vancouver; D. Spencer, Victoria; Geo. J. Telfer, M. P. Thomson and T. W. Greer, Vancouver; G. Martin, Vancouver, B.C.; Jonathan Rogers, Vancouver, B.C.

Officers:—David H. Wilson, M.D., President, Vancouver, B.C.; J. W. Horne, 1st Vice-President, Vancouver, B.C.; W. H. Malkin, 2nd Vice-President, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$50,985.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 5099.

Certificate of Registry No. 2816.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Thomas J. Stewart, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$2,194,914, held by the Receiver General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 5039.

Certificate of Registry No. 2756.

DIRECTORS AND OFFICERS.

Directors:—J. T. Farish, Winston Salem, K.C., Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Montreal, Que.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident and Sickness Insurance, restricted to members of the Masonic order within Canada and limited in amount as provided in the Association's Act of incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$15,344, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 5151.

Certificate of Registry No. 2868.

DIRECTORS AND OFFICERS.

Directors:—C. C. Blackadar, A. E. Jones, Donald Keith, W. M. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, George Leigh Moore, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D., 1906. See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,961, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 5014.

Certificate of Registry No. 2731.

DIRECTORS AND OFFICERS.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Thomas F. Dobbin, Montreal; George C. Howie, Toronto; Alex. Maclean, New York.

Officers:—Alfred Wright, President; Alex. MacLean, Manager; George C. Howie, Acting Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to Incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$98,184.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Register No. 5141.

Certificate of Registry No. 2858.

CANADIAN DIRECTORS.

Directors.—Peleg Howland, Toronto; D. R. Wilkie, Toronto.

Officers.—Peleg Howland, Chairman, Toronto; D. R. Wilkie, Vice-Chairman, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$248,948.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 5086.

Certificate of Registry No. 2803.

DIRECTORS AND OFFICERS.

Directors.—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; A. E. Bregent, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavellée, K.C., Vice-President, Montreal; R. A. Leduc, Managing-Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,098, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 5018.

Certificate of Registry No. 2735.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869, Private Acts, 19th March, 1907; amending Charter, (as to Canada and Ontario see Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same).

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock (\$1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$429,590, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 5182.

Certificate of Registry No. 2899.

DIRECTORS AND OFFICERS.

Directors:—D. H. McDonald, Winnipeg, Man.; M. Long, J. W. Bettes, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg Man.; J. A. McDonald, Fort Qu'Appelle, Sask.; Hon. R. P. Roblin, Winnipeg; A. J. Adamson, Winnipeg; John Leslie, Winnipeg; F. E. Kenaston, Minneapolis; F. W. Leistikow, Winnipeg; Frank J. Walsh, Toronto, Ont.; John G. Turoff, Regina, Sask.; C. A. Adamson, Winnipeg, Man.; Joseph Fahey, Winnipeg, Man.

Officers:—D. H. McDonald, President, Winnipeg, Man.; A. J. Adamson, Vice-President, Winnipeg, Man.; M. Long, Manager, Winnipeg, and J. B. Smith, Secretary, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Walter H. S. Gordon, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed, are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$56,776.

CANADA WEATHER INSURANCE COMPANY.

Register No. 5158.

Certificate of Registry No. 2875.

DIRECTORS AND OFFICERS.

Directors:—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock, Ont.; James E. W. Ferguson, Ingersoll.

Officers:—Angus McKay, President, Ingersoll, Ont.; Frederick Millman, Vice-President, Woodstock, Ont.; Frederick B. Welford, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 7-8 Edw. VII. (Dom.), chap. 91, an Act to incorporate The Canada Weather Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to effect contracts of Insurance against injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$20,719.

TITLE AND TRUST COMPANY.

Register No. 4983.

Certificate of Registry No. 2700.

DIRECTORS AND OFFICERS.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, Jacob Kohler, Allan McPherson, R. Wade, J. A. Kammerer, D. B. Hanna, John J. Gibson.

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents, Toronto; J. J. Gibson, Managing Director, Toronto.

Head Office, Toronto, Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust Company.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Title Insurance, as defined in the Company's Act of Incorporation.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$75,989.00.

THE ROYAL GUARDIANS.

Register No. 5108.

Certificate of Registry No. 2825.

DIRECTORS AND OFFICERS.

Directors:—Thos. Brady, Montreal, Que.; A. T. Patterson and John Hyde, Montreal; R. D. Woodrow, St. John, N. B.; O. W. G. Dettmers, Montreal; Ed. C. Lalonde, Longueuil, Que.; F. W. Atkinson, Montreal; W. G. Butler, Montreal; C. P. Wood, Montreal;

Que.; N. Tessier, Quebec, Que.; W. J. Pendleton, Montreal; D. J. Hoerner, Montreal; A. H. Holden, Frelighsburg, Que.; H. W. West, Hamilton, Ont.; E. J. Payson, Brockville, Ont.

Officers.—Thos. Brady, President; N. Tessier, Vice-President; A. T. Patterson, Manager and Secretary.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Hannibal W. Wood, Ottawa. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$86,144, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5050.

Certificate of Registry No. 2767.

DIRECTORS AND OFFICERS.

Directors.—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; A. W. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; T. L. Bienvenu, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; Edward Ryan, M.D., Kingston; Milton Hersey, M.A., LL.D., Montreal.

Officers.—Hon. George P. Graham, President; Jas. W. Pyke and A. W. Richardson, Vice-Presidents; George H. Allen, Managing Director; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, George G. McCulloch, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,599, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 5181.

Certificate of Registry, No. 2898.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914 and expiring on the 31st day of March, 1915, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$72,396, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 5126.

Certificate of Registry No. 2843.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the member is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of Its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 4984.

Certificate of Registry No. 2701.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, H. R. O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$153,599.

NATIONAL SURETY COMPANY.

Register No. 5088.

Certificate of Registry No. 2805.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690 Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33 Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$66,043, held by the Receiver-General of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 5176.

Certificate of Registry No. 2893.

DIRECTORS AND OFFICERS.

Directors:— John R. Berry, Vancouver, B.C.; R. L. Reid, K.C., Vancouver, B.C.; Chas. E. Berg, Vancouver; A. G. Creelman, Vancouver; W. E. Knowles, Moose Jaw, Sask.; Geo. E. Trorey, Vancouver, B.C.; J. A. Sheppard, Moose Jaw, Sask.; F. R. Begg, Vancouver, B.C.; E. J. McFeely.

Officers: John R. Berry, President; R. L. Reid, Vice-President; Chas. E. Berg, Managing Director, and F. S. Quick, Secretary, Vancouver.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Herbert Augustus Shaw, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$63,327, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 5025.

Certificate of Registry No. 2742.

DIRECTORS AND OFFICERS.

Directors:—C. R. Clapp, Toronto; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto; Atwell Fleming, Toronto; W. D. Boyce, St. Thomas.

Officers:—C. R. Clapp, President; B. L. Anderson, Vice-President, Toronto; R. J. Mahony, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada 9-10 Edward VII., chap. 128.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,307, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 5012.

Certificate of Registry No. 2729.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:

New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related as shareholders*, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$248,082, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE.

Register No. 5155.

Certificate of Registry No. 2872.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related as shareholders* in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$102,874, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 4882.

Certificate of Registry No. 2699.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Willis Faber and Company, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:

United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$103,924, held by the Dominion Government.

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 5027.

Certificate of Registry No. 2744.

DIRECTORS AND OFFICERS.

Directors:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Nicholas Bawlf, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; D. R. Dingwall, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, London, Eng.; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; Sir Gilbert Parker, London, Eng.

Officers:—Capt. William Robinson, President; F. H. Alexander, Vice-President; Nicholas Bawlf, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director; Thos. S. English, Treasurer.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—

Parliament of Canada Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY, OF PITTSBURGH,
PENNSYLVANIA.

Register No. 5087.

Certificate of Registry No. 2804.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company, of Pittsburgh.

2. *The legislative enactments*, by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed, are the following:—The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII., chap. 32, The Insurance Act; 2 Geo. V., chap. 33, Ont.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$120,849, held by the Government of Canada.

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 4992.

Certificate of Registry No. 2709.

DIRECTORS AND OFFICERS.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; A. J. Relton, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; E. E. Kenyon, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 George V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 George V., chap. 86.

4. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of \$127,790, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 5171.

Certificate of Registry, No. 2888.

DIRECTORS AND OFFICERS.

Directors:—J. M. Fortier, Victor Morin, M.P., Montreal; J. P. Laporte, M.D., Joliette; E. P. Chagnon, M.D., R. Casgrain, E. Sawyer, Montreal; James E. Wilder, Montreal; R. R. Gamey, Toronto; J. Lumsden, Ottawa.

Officers:—J. M. Fortier, President; V. Morin, Vice-President; George Whittaker, Secretary, Montreal.

1. Head Office of the Company, Montreal, Que. Chief Agent and Attorney for the Province of Ontario, Hugh E. Rose, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:—Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,108, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 5162.

Certificate of Registry No. 2879.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Acts, 1862 to 1900 (Imperial); 8 Edward VII., chap 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$402,752, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Registry No. 5085.

Certificate of Registry No. 2802.

DIRECTORS AND OFFICERS.

Directors:—J. J. Seitz, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, M.P., Alexandria, Ont.; J. J. Lyons, Ottawa, Ont.

Officers:—J. J. Seitz, President; M. J. O'Brien, Vice-President; Dr. N. A. Dussault, Vice-President; A. E. Corrigan, Managing Director; M. D. Grant, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$54,313, held by the Receiver-General.

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 5052.

Certificate of Registry No. 2769.

1. Head Office, New York City, Chief Agent and Attorney for Ontario, Percy Robertson, Toronto. Suits by or against the Company may be brought in the name of the Germania Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, Chapter 466, An Act to Provide for the Incorporation of Fire Insurance Companies, and amending Acts; Canada, 1910, Chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,250, held by the Dominion of Canada.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 5017.

Certificate of Registry No. 2734.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Leith Ross, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria Chap. 89, (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910) Chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$71,844, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 5021.

Certificate of Registry No. 2738.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State. Canada (1910), chap. 32; 2 Geo. V., chap. 33.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$165,671, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 5142:

Certificate of Registry No. 2859.

DIRECTORS AND OFFICERS.

Directors:—George F. Crowe, Winnipeg; D. E. Sprague, Winnipeg; Stanley Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg.

Officers:—George F. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Acts respecting "The North West Fire Insurance Company," (1904) chap. 79; Canada Insurance Act, (1910) chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,153, held by Department of Insurance, Ottawa.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 5036.

Certificate of Registry No. 2753.

DIRECTORS AND OFFICERS.

Directors:—Edward Brown, Winnipeg; Sir Wm. Whyte, K.B., Winnipeg; Sir D. C. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; A. C. Flumenfeldt, Victoria, B.C.; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stauffer, Galt, Ont.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

Officers:—Edward Brown, President; Sir Wm. Whyte, K.B., 1st Vice-President; E. E. Hall; 2nd Vice-President; F. K. Foster, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Spratt, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII. Chap. 70, 1910; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 5013.

Certificate of Registry No. 2730.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Paul von Szeliski, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania, (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910, chapter 32, The Insurance Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$114,506, held by the Receiver-General.

TRAVELLERS' INDEMNITY COMPANY.

Register No. 5048.

Certificate of Registry No. 2765.

1. Head Office, Hartford Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut, (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,530, held by Comptroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 5114.

Certificate of Registry No. 2831.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII. chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$147,883 held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 5166.

Certificate of Registry No. 2888.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company, 1837, 1857 (Chap. 76); 1867, (Chap. 298); General, 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$96,235, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 5160.

Certificate of Registry No. 2877.

Directors:—F. W. Lafrentz, New York; Hon. J. J. Foy, Toronto; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; Richard Deming, New York; John B. Laidlaw, Toronto; Henry C. Willcox, New York.

Officers:—F. W. Lafrentz, President; Hon. J. J. Foy, K.C., M.P.P., Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V., chap. 60, also Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,203, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 5001.

Certificate of Registry No. 2718.

1. Head Office, Sydney State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance, Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Assurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$114,367, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 5020.

Certificate of Registry No. 2737.

DIRECTORS AND OFFICERS.

Directors:—D. K. Ridout, Toronto; A. E. Dymont, Toronto; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; Gerald W. Birks, Montreal; J. J. Meagher, Montreal; F. W. Baillie, Toronto; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

Officers:—D. K. Ridout, President, Toronto; A. E. Dymont and Rufus C. Holden, Vice-Presidents, Toronto; C. F. Dale, General Manager, Montreal; Howard E. Ridout, Assistant General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,015, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 5177.

Certificate of Registry No. 2894.

DIRECTORS AND OFFICERS.

Directors:—G. N. Ducharme, Montreal; Hon. J. A. Quinet, C.R., Montreal; Hon. T. L. Beigne, Montreal; P. Bonhomme, Montreal; Hon. N. Perodeau, N.P., Montreal; Hon. R. Dandurant, Montreal; H. Laporte, Montreal; N. A. Belcourt, C.R., Ottawa; J. E. Bidard, C.R., Quebec; J. M. Wilson, Montreal.

Officers:—G. N. Ducharme, President, Montreal; Hon. J. A. Quinet, 1st Vice-President, Montreal; P. Bonhomme, Managing Director, Montreal; A. Bonhomme, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, Canada (1910), chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$52,250, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 5074.

Certificate of Registry No. 2791.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$133,380, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 5061.

Certificate of Registry No. 2778.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$69,792, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 5035.

Certificate of Registry No. 2752.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,426, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 4990.

Certificate of Registry No. 2707.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert E. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Tornado and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$80,642, held by the Department of Finance.

THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 5053.

Certificate of Registry No. 2770.

1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, Fred Claringbowl, Hamilton, Ont. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913. Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,023, held by the Receiver-General of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 5137.

Certificate of Registry No. 2854.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Paul von Szeliski, Toronto. Suits by or against the company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada 1910, chap 32, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$102,375, held by the Receiver-General.

MOUNT ROYAL ASSURANCE COMPANY.

Register No. 5032.

Certificate of Registry No. 2749.

DIRECTORS AND OFFICERS.

Directors:—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Hon. J. A. Ouimet, Montreal; Louis Payette, Montreal; Hon. J. Decarie, Montreal; H. A. Skers, Montreal; Hon. L. A. Pelletier, K.C., Ottawa; Hon. Sir Lomer Gouin, K.C., M.G., Quebec; Hon. J. Decarie, K.C., Quebec; Newville Belleau, Quebec.

Officers:—Hon H. B. Rainville, President, Montreal; Hon. J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1010) c. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$65,169, held by the Receiver-General, Ottawa.

MERCHANTS CASUALTY COMPANY.

Register No. 5161.

Certificate of Registry No. 2878.

DIRECTORS AND OFFICERS.

Directors:—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; Dr. J. S. Gray, Winnipeg; I. S. Turner, R. B. Graham, W. I. Bulman, Winnipeg; Geo. W. Curtiss, Winnipeg.

Officers:—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Manitoba, 3 George V. chap. 117 (1913) Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Accident Insurance (excluding Employers Liability) and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$47,194.91, held by the Receiver-General, Ottawa.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 5115.

Certificate of Registry No. 2832.

DIRECTORS AND OFFICERS.

Directors:—H. M. Blackburn, Toronto; Lyman Root, Toronto; A. R. Williams, Toronto; G. M. Higinbotham, Toronto; H. F. Petman, Toronto; A. Waring Giles, Vernon; G. A. Hankey, Vernon; W. F. N. Windeyer, Toronto.

Officers:—H. M. Blackburn, President and Manager, Toronto; Lyman Root, Vice-President, Toronto; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada being chap. 137 (1913) An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,723, held by the Dominion Government.

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE
DOMINION OF CANADA.

Register No. 5060.

Certificate of Registry No. 2777.

Officers:—Norman G. Heyd, Grand Dictator, Toronto; Clifford Bastla, Grand Vice-Dictator, London; Rodney H. Brandon, Grand Secretary, Anderson.

1. Head Office, Toronto. Suits by or against the corporation may be brought in the name of The Grand Lodge of the Loyal Order of Moose in the Dominion of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 2 George V, chapter 124 (1912), also Canada Insurance Act, chapter 32, 1910.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Sickness Insurance among members of the Order.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,291, held by the Superintendent of Insurance, Ottawa.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5152.

Certificate of Registry No. 2869.

Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold Verk, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,257, held by the Receiver-General of Canada.

GLENS FALLS INSURANCE COMPANY.

Register No. 5120.

Certificate of Registry No. 2837.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire and Tornado Insurance and Insurance against loss or damage to automobiles by burglary or theft.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$62,873, held by the Department of Finance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Register No. 5175.

Certificate of Registry No. 2892.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$105,035, held by the Dominion of Canada.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 5183.

Certificate of Registry No. 2900.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National-Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Pennsylvania Laws 408 and 559, Canada (1910), chapter 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of May, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$103,075, held by the Receiver-General.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 5138.

Certificate of Registry No. 2855.

DIRECTORS AND OFFICERS.

Directors:—Hon. C. E. Dubord, Quebec; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; Emery Lalonde, St. Anne de Bellevue; L. H. Desgardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lac Megantic; J. Spychet, Paris, France; Michel Propper, Paris, France.

Officers:—Hon. C. E. Dubord, President, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Meunier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,790, held by the Minister of Finance.

COMPAGNE D'ASSURANCE GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 5089.

Certificate of Registry No. 2806.

1. Head Office, Paris, France. Chief Agent for Ontario, Le Grand Reed, Toronto. Suits by or against the Company may be brought in the name of the Compagnie D'Assurance Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorised by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$98,842, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5049.

Certificate of Registry No. 2766.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, John H. Hunter, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion

only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$82,225, held by the Finance Department, Ottawa.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 5134.

Certificate of Registry No. 2851.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1915.

ROYAL EXCHANGE ASSURANCE.

Register No. 5084.

Certificate of Registry No. 2801.

Directors:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.

Officers:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Col. Andrew D. Davidson, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the same Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed."

5. The Company is registered in Ontario for the transaction of Fire, Accident, Sickness and Automobile Insurance restricted to Burglary or Theft, for the term ending 30th April, 1915.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$367,415, held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 5136.

Certificate of Registry No. 2853.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1914, and expiring on the 31st day of March, 1915, to transact the business of Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$25,472, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 5116.

Certificate of Registry No. 2833.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, W. B. Meikle, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1915.

BALANCE SHEET FOR THE YEAR ENDING 31st DECEMBER, 1913.

Profit and Loss Account to 31st December, 1913.

DR.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	125,596	12	6
" Balance of Underwriting Account, 1912	336,822	16	3
" Interest on Investments and Loans, &c., less Income Tax thereon	33,719	16	2
" Bad Debts recovered	24	16	11
	<u>496,164</u>	<u>1</u>	<u>10</u>

CR.

	£	s.	d.
By Dividend authorized by General Meeting, paid 23rd April, 1913	£11,445	0	0
" Interim Dividend paid 30th October, 1913	9,810	0	0
	<u>21,255</u>	<u>0</u>	<u>0</u>
" Income Tax	2,532	18	10
" Jubilee—Bonus to Staff, &c.	2,152	14	11
" Losses, Averages, Returns, Re-Insurances, and Charges, paid on account of 1912	£252,929	5	2
" Transfer to Suspense against further claims	46,500	0	0
	<u>299,429</u>	<u>5</u>	<u>2</u>
" Amount written off Investments	26,175	14	9
" Balance	144,618	8	2
	<u>496,164</u>	<u>1</u>	<u>10</u>

UNDERWRITING ACCOUNT.

DR.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges	643,802	12	10
	<u>643,802</u>	<u>12</u>	<u>10</u>

CR.

	£	s.	d.
By Losses and Averages Paid	266,643	7	7
" General Expenses	31,266	10	4
" Directors' Remuneration	3,000	0	0
" Auditors' Fee	257	5	0
" Balance	342,635	9	11
	<u>643,802</u>	<u>12</u>	<u>10</u>

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1913.

Dr.			
	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	63,471	8	0
" Unclaimed Dividends	176	4	0
" Underwriting Suspense Account	85,151	12	9
" Underwriting Account, 1913	342,635	9	11
" Profit and Loss Account	144,618	8	2
	1,099,553	2	10
Cr.			
	£	s.	d.
By Investments, at market value, Freehold and Leasehold Properties ..	806,682	13	0
" Sundry Debtors	209,901	14	1
" Interest to date not received	8,880	10	3
" Stamps in hand	281	11	9
" Cash and Bills at Bankers and in hand	73,806	13	9
	1,099,553	2	10
H. R. ROBERTSON, } J. H. BEAZLEY, } <i>Directors.</i>			

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. In our opinion the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD, BANNER & SON,

LIVERPOOL. 9th February, 1914.

Chartered Accountants.

THE MANNHEIM INSURANCE COMPANY, LIMITED.

Register No. 5101.

Certificate of Registry No. 2818.

DIRECTORS AND OFFICERS.

Board of Directors:—C. Reiss, Esq., M.D., Chairman, Mannheim; R. Brosien, Esq., M.D., Mannheim; H. Dyckerhoff, Esq., Mannheim; His Excellency Dr. von Jagemann, Heidelberg; C. Michalowsky, Esq., Berlin; B. Popper, Esq., Vienna.

Managers:—R. Post, Mannheim; F. Herm, Deputy, Mannheim; H. Haltermann, Deputy, Mannheim; Dr. Barth, Deputy, Mannheim; Dr. Weiss, Deputy, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1913, pursuant to the Ontario Insurance Act.

Issued Capital of the Company	£500,000.—
Reserve Fund	128,125.—

BALANCE SHEET FOR THE PERIOD 1ST JULY, 1912. TO 30TH JUNE, 1913.

DR.

M.

Subscribed Capital	10,000,000.—
Reserve Fund	2,562,500.—
Creditors	2,297,984.58
Reinsurance Reserve Account	1,300,757.44
Special annuity reserve	296,254.31
Reserve for Risks not run off and outstanding claims	9,307,717.44
Reserve for renewal of dividend-sheets	12,000.—
Organization Fund for the Fire Insurance Department	400,000.—
Gratuity Fund for the Employees of the Company	86,445.07
Pension Fund for the Employees of the Company	431,938.50
Dividends unclaimed	1,275.25
Balance of Profit and Loss Account	1,147,452.67

M 27,844,325.26

CR.

M.

Shareholders' Liabilities for uncalled capital	7,500,000.—
Investments in bonds and mortgages	9,656,071.99
Cash in hand, at Bankers and Bills receivable	5,726,849.30
House property	684,569.46
Sundry Debtors	588,306.51
Balances at the Agents and Assured and others	3,158,050.85
Interest due and unpaid	98,438.65
Furniture	100.—
Pension Fund for the Employees of the Company	431,938.50

M 27,844,325.26

RECEIPTS.

(A) MARINE, RIVER AND INLAND INSURANCE.

	<i>M</i>	<i>M</i>
Balance from last year's account		304,649.87
Reinsurance Reserve account	846,162.80	
Reserves from last year's account for Risks not run off and outstanding Claims	6,300,000.—	
Gross Premium Income	19,420,796.45	
Interest Account	314,173.12	26,881,132.37

(B) ACCIDENT, LIABILITY, BURGLARY AND PLATE GLASS INSURANCE.

	<i>M</i>	<i>M</i>
Reserves from last year's Account for Risks not run off and outstanding Claims	2,042,485.59	
Gross Premium Income	2,919,138.05	
Interest Account, Reinsurance Reimbursement Account, and other Receipts	711,455.05	5,673,078.69
Balance of interest Account less depreciation of investments		— 30,933.59
		<u>32,827,927.34</u>

EXPENDITURES.

(A) MARINE, RIVER AND INLAND INSURANCE.

	<i>M</i>	<i>M</i>
Reinsurance Account	6,999,259.48	
Net Losses paid	8,413,393.83	
Agency Commission and Costs	1,845,365.24	
Expenses of Management	350,858.48	
Reinsurance Reserve Account	1,300,757.44	
Reserve for Risks not run off and outstanding Claims	7,300,000.—	
		<u>26,209,634.47</u>

(B) ACCIDENT, LIABILITY, BURGLARY AND PLATE GLASS INSURANCE.

	<i>M</i>	<i>M</i>
Reinsurance Account	769,534.63	
Losses paid	1,114,352.22	
Taxes, Reinstatement Fund, Agency Commission, etc.	599,425.21	
Expenses of Management	683,366.38	
Reserve for Risks not run off and outstanding Claims	2,304,161.76	
		5,470,840.20
Net Profit		1,147,452.67
		<u>32,827,927.34</u>

The General Meeting voted the following Distribution of the Net Profit of *M* 1,147,452.67

	<i>M</i>	<i>M</i>	<i>M</i>
20% dividend on the value of the old shares, viz. 2,000,000.— =	400,000.—		
10% dividend on the value of the new shares, viz. 500,000.— =	50,000.—		450,000.—
Bonus to the Directors and Managers			107,258.97
Reserve for military tax and renewal of dividend-sheets			46,000.—
Reserve for reconstruction of building and furniture			50,000.—

To the Employees: Gratuities	64,193.70
Special Reserve for the Fire Insurance Department	100,000.—
Balance to next year's account	330,000.—

M 1,147,452.67

MANNHEIM INSURANCE COMPANY.
(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors:

The Managers:

REISS.	POST. HERM, HALTERMANN,	DR. BARTH,	DR. WEISS,
	<i>Deputy.</i>	<i>Deputy.</i>	<i>Deputy.</i>

Mannheim, the 12th November, 1913.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 5028.

Certificate of Registry No. 2745.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office, Somerset House, London.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1915.

BALANCE SHEET AS AT 31ST DECEMBER, 1913.

Marine Account.

DR.	£	s.	d.
To Amount of Marine Fund at 1st January, 1913	169,122	8	2
" Premium Income (less Returns, Reinsurances and Agency charges ..	305,171	8	9
" Interest on Investments	36,727	8	9
	<u>£511,021</u>	<u>5</u>	<u>8</u>

CR.

	£	s.	d.
By Claims paid and outstanding	305,130	18	0
" Expenses of Management	27,771	7	10
" Amount of Marine Fund at end of year:—			
	£	s.	d.
" Reserve for unexpired risks 40%	122,068	11	6
" Additional Reserve	56,050	8	4
		178,118	19 10
		<u>£511,021</u>	<u>5 8</u>

PROFIT AND LOSS ACCOUNT

DR.

	£	s.	d.
To Balance from last year's account	42,955	0	9
" Internal Reinsurance ac.—Balance at 31st December, 1912, transferred	61,215	3	7
		<u>£104,170</u>	<u>4 4</u>

CR.

	£	s.	d.	£	s.	d.
By Final Dividend, 1912	17,500	0	0			
" Interim Dividend, 1913	17,500	0	0			
				35,000	0	0
Less Income Tax	2,041	13	4			
				32,958	6	8
By Income Tax, 1913				2,112	19	0
" Investments—Loss on Exchange	1,453	15	3			
" Amount carried to Investment Reserve	43,500	0	0			
				44,953	15	3
" Balance to next year's account				24,145	3	5
				<u>£104,170</u>	<u>4 4</u>	

GENERAL BALANCE SHEET. 31ST DECEMBER, 1913.

DR.

	£	s.	d.
To Capital Subscribed—100,000 Shares @ £20 per Share, £2,000,000—			
Paid up £2 per Share	200,000	0	0
" Reserve Fund	500,000	0	0
" Marine Fund	178,118	19	10
" Investments Reserve Fund	84,227	5	6
" Dividends due and unpaid	16	13	4
" Suspense Account	590	18	0
" Outstanding Marine Losses	102,256	8	5
" Current Accounts owing by Company	9,591	6	0
" Profit and Loss Account	24,145	3	5
		<u>£1,098,946</u>	<u>14 6</u>

Cr.

	£	s.	d.
By Investments at Book Values	987,331	16	4
(Market Value at 31st December, 1913, £903,241 0 2)			
" Outstanding Premiums, etc.	92,438	16	11
" Outstanding Interest accrued but not due	12,753	0	8
" Office Furniture and Fixtures	1,480	0	0
" Cash at Bank and in hand, and Policy Stamps	4,943	0	7
	<u>£1,098,946</u>	<u>14</u>	<u>6</u>

C. S. Hoare,
A. M. Turner, *Directors.*

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence of the Securities.

HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 3rd March, 1914.

STANDARD MARINE INSURANCE COMPANY, LIMITED.

Register No. 5131.

Certificate of Registry No. 2848.

1. Head Office, Liverpool, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Standard Marine Insurance Company, Limited.

2. The Company was constituted by Memorandum of Association and incorporated on the 6th day of December, 1871, under the English Companies' Act, 1862 to 1900.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The capital stock of the Company consists of 50,000 shares of £20 each, with £4 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1915.

	£	s.	d.
Net Premiums, 1913	215,503	12	8
Interest on Investments	18,540	9	9
Total Income	<u>£ 234,044</u>	<u>2</u>	<u>5</u>

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1913.

Dr.

	£	s.	d.
To Capital Account—25,000 Shares of £20 each; £4 paid up	100,000	0	0
“ Reserve Fund	300,000	0	0
“ Balance of Profit and Loss Account	30,332	9	2
“ Balance of Underwriting Account, 1913	119,070	17	6
“ Suspense Account	59,575	5	4
“ Sale of Investment Account	219	8	10
“ Sundry Creditors	61,541	2	1
“ Bills Payable	78	14	6
	<u>£670,817</u>	<u>17</u>	<u>5</u>

Cr.

	£	s.	d.
By Investment and Loans	482,239	13	2
“ Cash at Bankers and in hand	75,201	6	10
“ Bills Receivable	605	8	4
“ Debtors for Premiums, etc	104,835	11	7
“ Interest Accrued, but not received	7,744	19	1
“ Stamps on hand	190	18	5
	<u>£670,817</u>	<u>17</u>	<u>5</u>

FUNDS OF THE COMPANY.

	£	s.	d.
Paid up Capital	100,000	0	0
Reserve Fund	300,000	0	0
Profit and Loss Account	30,332	9	2
Suspense Account	59,575	5	4
Reserve Capital at Call of Directors	400,000	0	0
	<u>£889,907</u>	<u>14</u>	<u>6</u>

The whole of the Shares of the “Standard Marine Insurance Co., Limited” are now owned by the London & Lancashire Fire Insurance Co., Ltd., which Company is, therefore, responsible for the full subscribed Capital of the “Standard.”

Security £5,658,550.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 5130.

Certificate of Registry No. 2847.

DIRECTORS AND OFFICERS.

Directors:—G. C. Dobell, Oswald Dobell, Gilbert W. Fox, J. N. Hodgson, Alfred Woodall, F. Albrecht, Liverpool.

Officers:—G. C. Dobell, Chairman; Alfred Woodall, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1915, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Profit and Loss Account, 31st December, 1913.

	DR.		£	s.	d.
To Balance 1st January, 1913			51,407	17	10
" Balance of Underwriting Account, 1912			86,702	16	1
" Interest Account			12,788	13	6
			£150,899	7	5

CR.

	£	s.	d.
By Dividend paid to Shareholders—			
1st July, 1912	£7,062	10	0
23rd January, 1913	7,062	10	0
" Income Tax, 1912	14,125	0	0
" Claims, Re-Insurances, Returns, Commissions, &c., for 1912	1,346	0	10
" Amount carried to Suspense Account to close 1912	63,106	4	5
" Amount written off Investments	11,000	0	0
" Amount written off Investments	16,000	0	0
" Balance carried down	45,322	2	2
	£150,899	7	5

UNDERWRITING ACCOUNT, 1913.

DR.

	£	s.	d.
To Premiums, Less Re-Insurances, Returns, and Agency Charges, &c....	138,229	5	6
" Transfer Fees	12	10	0
	£138,241	15	6

CR.

	£	s.	d.
By Claims	29,897	4	2
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc.	12,316	12	1
" Auditors, Remuneration	100	0	0
" Directors' Remuneration	1,500	0	0
" Furniture and Fixtures—Amount written off	100	0	0
" Balance carried down	94,327	19	3
	£138,241	15	6

BALANCE SHEET.

DR.

To Capital:—			
50,000 Shares at £10 per Share, £500,000	£	s.	d.
Paid up £2 per Share	100,000	0	0
" Reserve Fund	150,000	0	0
" Balance of Profit and Loss Account	£45,322	2	2
Less Interim Dividend paid 1st July, 1913	7,062	10	0
	38,259	12	2
" Balance of Underwriting Account, 1913	94,327	19	3
" Suspense Account	11,494	12	2
" Special Re-Insurance Account	9,553	16	7
" Accounts due by the Company	8,749	6	0
" Dividends unpaid	68	15	1
	£412,454	1	3

CR.

	£	s.	d.
By Investments—			
Bonds repayable at fixed dates	£197,251	18	11
Other Investments	141,307	8	2
(Market value 31st Dec., 1913, £141,647 0 10) ———	338,559	7	1
" Policy Stamps	135	2	11
" Furniture and Fixtures	139	9	10
" Cash at Bankers and in hand	11,565	2	0
" Interest accrued but not received	3,620	19	3
" Accounts due to the Company, for Premiums, Salvages, etc.	58,434	0	2
	<u>£412,454</u>	<u>1</u>	<u>3</u>

GILBERT W. FOX, }
 R. W. SHARPLES, } *Directors.*

AUDITORS' REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1913. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & CO.,
Chartered Accountants, Auditors.

Liverpool, 14th January, 1914.

ROYAL EXCHANGE ASSURANCE.

Register No. 5129.

Certificate of Registry No. 2846.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1915.

RECEIPTS.

Marine Department.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1913.

The Net Premiums amounted to £295,936 1s. 11d. which, with interest, gave a total income of £299,655 13s. 7d.

PAYMENTS.

The Losses paid in respect of 1913 and previous years amounted to £242,324 18s. 8d. The Expenses of Management were £33,255 8s. 4d.

The Marine Fund, after transferring to the Profit and Loss Account £40,116 1s. 10d. amounts to £251,239 17s. 5d.

Cr.

	£	s.	d.
Amount of marine insurance fund at the beginning of the year	267,280	12	8
Premiums, after deduction of re-insurance premiums, returns, brokerage, discount and commission	295,936	1	11
Interest, dividends and rents	£3,950	0	0
Less income tax thereon	230	8	4
		3,719	11
			8
	£566,936	6	3

Dr.

	£	s.	d.
Claims paid and outstanding	242,324	18	8
Expenses of management	33,255	8	4
Transferred to profit and loss account	40,116	1	10
Amount of marine insurance fund at the end of the year, as per balance sheet	251,239	17	5
	£566,936	6	3

GENERAL BALANCE SHEET, 31ST DECEMBER, 1913.

LIABILITIES.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life assurance fund	3,680,326	8	8
Annuity fund	914,245	12	2
Capital redemption fund	81,281	2	2
Fire insurance fund	403,595	0	0
Marine insurance fund	251,239	17	5
General accident insurance fund	177,565	0	0
Profit and loss account (general reserve fund) :	580,823	13	0

Claims admitted or intimated, but not paid—

Life assurance	39,601	18	8
Capital redemption	15	0	0
Fire insurance	79,520	1	10
Annuities due and unpaid	5,929	0	0
Surrendered and settlement policies suspense accounts	5,007	0	5
Deposit fund (clerks' savings)	21,883	16	6
Security deposit fund (security for agents and others)	2,216	13	4
Pension and other reserve funds	60,488	10	1
Bills payable	600	0	0
Sundry Creditors	99,503	19	0
	<u>£7,093,062</u>	<u>11</u>	<u>1</u>

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	622,724	19	2
Mortgages on property out of the United Kingdom	38,668	16	6
Loans on parochial and other public rates	158,711	12	2
Loans on life interests	218,733	8	4
Loans on reversions	177,218	5	11
Loans on stocks and shares	199,060	17	11
Loans on Company's policies within their surrender values	198,352	2	6
Loans on personal security	135,857	0	4

INVESTMENTS:—

Deposit with the High Court (Bank of England Stock) J.	20,250	0	0
British Government securities and Bank of England Stock	52,659	11	7
Municipal and county securities, United Kingdom	49,135	5	0
Indian and Colonial Government securities	110,332	11	1
Indian and Colonial provincial securities	23,564	0	0
Indian and Colonial municipal securities	108,486	0	0
Foreign Government securities	364,288	11	9
Foreign provincial securities	62,598	15	11
Foreign municipal securities	312,265	3	6
Railway and other debentures and debenture stocks—Home and Foreign	1,831,455	18	0
Railway and other preference and guaranteed stocks	380,374	7	11
Railway and other ordinary stocks	205,789	3	5
Freehold ground rents	129,177	9	8
House property	552,690	14	1
Life interests	64,212	2	1
Reversions	145,603	10	10
Agents' balances	521,036	3	1
Outstanding premiums	32,632	4	1
Outstanding interest, dividends and rents	10,344	16	2
Interest accrued but not payable	71,021	0	0
Bills receivable	12,884	18	5
Marine stamps	623	13	1

CASH:—

On deposit	132,696	16	6
In hand and on current account	149,112	12	1

£7,093,062 11 1

I report to the Proprietors that I have examined the Books at the Head Office for the year ended 31st December, 1913, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3, Frederick's Place Old Jewry, E. C., 7th April, 1914.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 5100.

Certificate of Registry No. 2817.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1915.

SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1913

Officers:—Bernard Faymonville, President; J. B. Levison, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee Jr., Marine Secretary.

Directors:—William J. Dutton, Bernard Faymonville, B. Levison, Charles R. Bishop, J. C. Coleman, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells and Vanderlynn Stow.

Fifty-First Annual Statement, January 1, 1914.

CASH CAPITAL	\$1,500,000 00
POLICYHOLDERS' SURPLUS	3,751,245 30

ASSETS.

United States, State and Municipal Bonds	\$803,170 54
Railroad Bonds	2,249,562 00
Gas, Water and Electric Power Bonds	1,107,590 00
Miscellaneous Bonds	403,538 00
Bank Stocks	414,410 00
Miscellaneous Stocks	339,683 00
Real Estate, including Home Office	471,000 00
Mortgage Loans	1,512,900 00
Collateral Loans	397,450 00
Cash in Bank and Company's Offices	748,071 48
Premiums in Course of Collection	1,179,454 00
Premium Notes	145,065 66
All Other Assets	92,977 16
Total Assets	<u>\$9,864,871 84</u>

LIABILITIES.

Losses in Process of Adjustment	\$642,611 64
Re-Insurance Reserve	5,118,514 90
All Other Claims and Demands	292,500 00
Reserve for January Dividend	60,000 00
Capital Paid in Cash	1,500,000 00
Net Surplus	2,251,245 30
Total Liabilities	<u>\$9,864,871 84</u>

INCOME.

Net Premiums	
Fire	\$5,241,173 24
Marine	2,221,773 27
	<u>\$7,462,946 51</u>
Interest, Dividends, Rents	390,403 27
All Other Income	9,462 11
	<u>\$7,862,811 89</u>

EXPENDITURES.

Net Losses Paid	
Fire	\$2,607,139 66
Marine	1,324,423 61
	<u>\$3,931,563 27</u>
Dividends	240,000 00
Commission and Brokerage	1,595,588 43
Taxes and all Other Expenditures	1,304,536 78
	<u>\$7,071,688 48</u>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 5097.

Certificate of Registry No. 2814.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement, dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited. 29th July, 1886.

4. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1915.

BALANCE SHEET, 31ST DECEMBER, 1913.

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid)	201,000	0	0
" Reserve	425,000	0	0
" Building Reserve Account	5,000	0	0
" Sundry Creditors	11,218	10	2
" Underwriting Suspense Account	87,890	0	3
" Balance of Underwriting Account, 1913	370,230	4	10
" " Profit and Loss Account	53,804	6	4
	<u>1,184,143</u>	<u>1</u>	<u>7</u>

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities	781,949	12	8
" Cash at Bankers and in hand	26,187	13	0
" Loan against Securities (since repaid)	20,000	0	0
" Bills Receivable	1,160	13	0
" Stamps	157	4	6
" Sundry Debtors	124,687	18	5
	<u>1,184,143</u>	<u>1</u>	<u>7</u>

Profit and Loss Account, 31st December, 1913.

DR.			£	s.	d.
To Dividend paid in April	£16,750	0	0		
" Interim Dividend paid in October	16,750	0	0		
			33,500	0	0
" Transferred to Reserve Account			10,000	0	0
" Writing down Sundry Investments			20,000	0	0
" Balance			83,804	6	4
			147,304	6	4
CR.			£	s.	d.
By Balance			77,579	6	7
" Interest on Investments and Rents			39,657	10	3
" Transfer Fees			30	0	0
" Balance Underwriting Account, 1912, on 31st December,					
1912	£272,572	5	11		
Less Losses, Averages, etc., on 1912 Account in 1913 ..	187,534	16	5		
			85,037	9	6
Less Transferred to Underwriting Suspense Account to					
close 1912	55,000	0	0		
			30,037	9	6
			147,304	6	4

UNDERWRITING ACCOUNT, 1913.

DR.			£	s.	d.
To Net Settlements	162,184	2	0		
" Directors' Fees	3,000	0	0		
" Office Expenses, Salaries and Charges	15,591	0	9		
" Balance	370,230	4	10		
			551,005	7	7
CR.			£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	551,005	7	7		
			551,005	7	7

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, and obtained all the relative information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

THOMAS A. WELTON, F.C.A., }
J. F. BOND, F.C.A., } *Auditors.*

FRED. HUTH JACKSON, {
MILNER, { *Directors.*

16th February, 1914.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1913

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

H. Sutherland	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
S. Henderson	Toronto, Ont.
Dr. T. F. McMahon	Toronto, Ont.
John C. Elliott	Glencoe, Ont.
Danl. Urquhart	Toronto, Ont.
D. C. Hossack	Toronto, Ont.
Geo. M. Begg	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
W. H. Shaw	Toronto, Ont.
H. L. Sutherland	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.
James Lang	Toronto, Ont.
J. H. McKnight	Toronto, Ont.

Officers:

H. Sutherland, President and Manager	Toronto, Ont.
Thomas Urquhart, 1st Vice-President	Toronto, Ont.
S. Henderson, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400.00;

Deposit at Provincial Treasury, \$33,500.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of mortgages	\$196,219 69
Amount of debentures	35,003 44
Amount of loans on Company's policies	39,701 58
Actual cash in hand at head office	\$764 98
Cash on deposit in Standard Bank, Bay and Richmond Sts., Toronto	6,068 33
	6,833 31
Interest due and accrued and unpaid	3,594 05
Premiums outstanding (net)	4,827 19
Premiums deferred (net)	5,551 85
Premium on capital stock unpaid	1,950 00
Office furniture (not extended)	\$750 00
Total assets	\$293,681 11
Subscribed capital stock uncalled	\$318,600 00

LIABILITIES.

Re-insurance reserve (Om. (5) Table interest at $3\frac{1}{2}$ per cent.)	\$272,813 62
Amount due auditors' fees, 1913	100 00
Amount due premiums paid in advance	1,039 76
Amount due Provincial tax, 1913	633 63
Total liabilities	<u>\$274,587 01</u>
Capital stock paid up	<u>\$35,400 00</u>

RECEIPTS.

Cash balance on 31st December, 1912 (not extended), \$3,281.80.	
Amount received in cash for gross premiums	\$64,941 60
Amount received in cash for interest	13,028 57
Amount received in cash for payments on mortgages and other loans (not extended)	\$16,629 19
Amount received for commission	166 46
Amount received in cash for premium on capital stock	550 00
Total receipts	<u>\$78,686 63</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$5,986 15
“ law costs	7 00
“ fuel and light	14 82
“ medical fees	1,581 00
“ interest, discount or exchange	50 61
“ statutory assessment and license fee	70 79
“ travelling expenses	1,159 72
“ rent	1,200 00
“ taxes (Municipal and Government)	700 70
“ salaries and auditors' fees	7,959 00
“ printing, stationery and advertising	666 50
“ postage, telegrams and express	212 80
“ financial publication	68 00
“ valuations	110 00
“ office supplies	116 95
“ other expenses	174 58

Total expenses of management \$20,078 62

Miscellaneous expenditure:

Cash paid for claims which occurred prior to 1913	1,000 00
“ claims which occurred in 1913	2,000 00
“ re-insurance	1,578 64
“ surrender values	4,903 00
“ office furniture	76 25
“ investments (not extended), \$62,127.80.	

Total expenditure \$29,636 51

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1912	1,592	\$ 2,142,010 00
Contracts taken during 1913.....	258	379,070 00
Gross number and amount of contracts on foot at any time during 1913	1,850	2,521,080 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 by death.....	2	2,000 00
Contracts lapsed in 1913	65	88,800 03
Contracts surrendered for which cash values have been paid.....	28	34,500 00
Amount by which various contracts still on foot were reduced in 1913		5,500 00
Total deductions.....	95	130,800 00
*Number and amount of contracts on foot at 31st December, 1913	1,755	2,390,280 00
Re-insured		73,500 00
Net number and amount of contracts on foot at 31st December, 1913...	1,755	2,316,780 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allen, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John.....	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Elliott, J. C.	Glencoe.....	50	5,000 00	500 00
Hossack, D. C.	Toronto	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Earlswood, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James.	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, A. M.	London	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James.	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shaw, W. H.	"	50	5,000 00	500 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,045	104,500 00	10,450 00
Sutherland, L. H. B.	"	350	35,000 00	3,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, Thomas.....	"	100	10,000 00	1,000 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Wenborne, O.C.	Santiago, Chile....	5	500 00	50 00
Totals		3,540	354,000 00	35,400 00

* Of this amount there was payable to beneficiaries resident in Ontario, \$2,139,868 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John J. Main	Toronto, Ont.
A. C. Pratt	Toronto, Ont.
A. W. Briggs	Toronto, Ont.
A. M. Featherston	Toronto, Ont.
A. D. Smith, M.D.	Mitchell, Ont.
C. Bonnick	Toronto, Ont.
S. J. Carter	Montreal, Que.
Geo. H. Featherston	Montreal, Que.
J. M. Faircloth	Toronto, Ont.
B. E. McKenzie, M.D.	Toronto, Ont.
James Acton	Toronto, Ont.
H. Dempsey	Rednersville, Ont.

Officers:

John J. Main, President	Toronto, Ont.
A. C. Pratt, Vice-President	Toronto, Ont.
A. M. Featherston, General Manager and Secretary.....	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,290; Paid in Advance of Call, \$15,220; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of loans on Company's policies		\$960 50
Actual cash on hand at head office	\$3,083 43	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario Government deposit)	25,000 00	
Cash on deposit, Union Bank, Toronto	9,460 25	
Cash on deposit in Union Bank, Winnipeg, Man. (Deposit Receipt Manitoba Government deposit)	10,000 00	
		47,543 68
Cash in agents' hands		3,919 27
Interest due or accrued and unpaid		151 25
Premiums outstanding		20,618 94
Advertising supplies on hand	\$835 00	} not extended .. \$8,985 50
Organization expenses	7,267 50	
Agents' advances	390 00	
Office furniture and fixtures	493 00	
Total assets		\$73,192 74
Subscribed capital stock uncalled, less paid in advance of calls		\$61,710 00

LIABILITIES.

Re-insurance reserve, Hm. Table, interest at $4\frac{1}{2}$ per cent.	\$42,948 65
Amount due, medical fees	448 00
Amount all other	96 22
Total liabilities to public	\$43,492 87
Capital stock paid up	\$46,290 00

RECEIPTS.

Cash balance at 31st December, 1912 (not extended), \$40,560.15.	
Gross premiums received in cash	\$35,313 00
Amount received for interest	1,881 13
Amount received from calls on capital stock	2,870 00
Amount received from premiums on capital stock	387 00
Total receipts	\$40,451 13

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and salaries	\$7,476 96
“ medical examination fees	1,392 79
“ statutory assessment and license fee (Ontario)	61 17
“ other taxes and fees	415 29
“ travelling expenses	626 20
“ rent	510 00
“ taxes (Municipal and Government)	227 15
“ salaries, directors' and auditors' fees	5,870 14
“ printing, stationery and advertising	1,635 51
“ postage, telegrams, express and telephone	344 28
“ other expenses re:	
Manitoba agency	\$858 04
Ontario agency	35 62
	893 66
“ other petty expense	26 15
Total expenses of management	\$19,479 30

Miscellaneous payments:

Cash paid for claims during 1913	1,468 90
“ re-insurance	2,546 26
“ agents' commission advanced	390 00
“ in repayment, borrowed money	7,763 62
“ loans on policies	683 75
“ policies surrendered	406 67
“ organization, Quebec	700 00
“ office furniture	29 10
Total expenditure	\$33,467 60

MISCELLANEOUS.

	Number.	Amount.
Contracts in force, 31st December, 1912.....	619	\$ 1,041,850 00
Contracts taken during 1913.....	306	540,550 00
Gross number and amount of contracts on foot at any time during 1913.....	925	1,582,400 00
	Number.	Amount.
Deductions:		
Contracts surrendered in 1913.....	2	\$1,500 00
Contracts lapsed in 1913.....	67	115,750 00
Total deductions extended.....	69	117,250 00
Gross number and amount of contracts on foot.....	856	1,465,150 00
Less re-insured.....		62,500 00
Net number and amount of contracts on foot 31st December, 1913.....		1,402,650 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Acton Jas.....	Toronto	10	\$1,000 00	\$300 00
Alguire, D. O.....	Cornwall	10	1,000 00	300 00
Black, W. A.	"	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls... ..	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.....	Seaforth.....	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	500 00
Carter, S. J.....	Montreal	10	1,000 00	300 00
Chambers, W. J.	Calgary	20	2,000 00	600 00
Chisholm, Dr.	Halifax	10	1,000 00	1,000 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.....	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.....	Toronto.....	10	1,000 00	300 00
Dow, Dr. Geo. W.	Owen Sound.....	5	500 00	150 00
Duke, Thos.....	Vancouver	1	100 00	100 00
Dupruis, L. N.....	Montreal.....	10	1,000 00	1,000 00
Fairecloth, J. M.	Toronto	10	1,000 00	300 00
Featherston, A. M.....	"	84	8,400 00	2,520 00
Featherston, G. A.	Montreal	50	5,000 00	1,500 00
Featherston, W. A.	Toronto.....	5	500 00	150 00
Fortin, J., H.D.D.S.....	Montreal.....	10	1,000 00	1,000 00
Gordon, C. W., D.D.....	Winnipeg.....	10	1,000 00	1,000 00
Glinis, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hanna, A. S.....	Perth	5	500 00	150 00
Hart, J. W.....	Huntsville	5	500 00	150 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.....	Cobourg	5	500 00	150 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Kerr, Dr. R. Ashton.....	Montreal.....	10	1,000 00	400 00
Lawrence, Fred. D.....	Montreal.....	20	2,000 00	2,000 00
Leslie, John.....	Montreal.....	2	200 00	200 00
Locker, F. B.....	Montreal.....	10	1,000 00	1,000 00
Logie, W.	Sarnia.....	5	500 00	150 00
McBain, John.....	Montreal.....	50	5,000 00	1,500 00
McGuire, Dr. G. C.....	Vancouver.....	1	100 00	100 00
McIntosh, D. J.....	Vankleek Hill....	10	1,000 00	300 00
McKenzie, B. E.....	Toronto.....	90	9,000 00	2,700 00
Main, J. J.....	".....	50	5,000 00	1,500 00
Mann, Jas.....	Renfrew.....	5	500 00	150 00
Manning, W. J.....	Winnipeg.....	10	1,000 00	1,000 00
Marquis, J. A.....	Brantford.....	5	500 00	150 00
Mather, W. R.....	Stirling.....	30	3,000 00	.....
Montgomery, T.....	Winnipeg.....	20	2,000 00	2,000 00
Muir, James.....	Quebec.....	10	1,000 00	300 00
Murdoch, Dr. H. M.....	Winnipeg.....	10	1,000 00	1,000 00
Mylks, G. W.....	Kingston.....	5	500 00	150 00
Pahner, John Wesley.....	Montreal.....	10	1,000 00	1,000 00
Pattee, F. J.....	Hawkesbury.....	5	500 00	150 00
Parkes, G. H.....	Toronto.....	10	1,000 00	300 00
Peck & Son.....	Gananoque.....	10	1,000 00	300 00
Pratt, A. C.....	Toronto.....	50	5,000 00	1,500 00
Rogers, D.....	Seaforth.....	4	400 00	120 00
Savage, J.....	Guelph.....	2	200 00	60 00
Shaw, W. H.....	Toronto.....	10	1,000 00	300 00
Short, A. L.....	Kingston.....	10	1,000 00	300 00
Sinclair, D. J.....	Woodstock.....	5	500 00	150 00
Sinclair, J.....	Gananoque.....	2	200 00	60 00
Small, Dr. H. Beaumont.....	Ottawa.....	20	2,000 00	600 00
Smith, A. D.....	Mitchell.....	10	1,000 00	1,000 00
Smith, S.....	Winnipeg.....	2	200 00	200 00
Smith & Johnston.....	Ottawa.....	20	2,000 00	600 00
Timmis, Henry.....	Montreal.....	10	1,000 00	1,000 00
Walker, F. W.....	Toronto.....	20	2,000 00	600 00
Walker, N.....	Niagara Falls....	5	500 00	150 00
Walton, G. A.....	Toronto.....	35	3,500 00	1,050 00
White, W. G.....	Winnipeg.....	10	1,000 00	1,000 00
Wilson, E. L (Miss).....	Toronto.....	20	2,000 00	600 00
Workman, Mark.....	Montreal.....	10	1,000 00	1,000 00
Young, Frank.....	Hoard's Station..	10	1,000 00	300 00
Young, G. S.....	Prescott.....	2	200 00	60 00
Young, S.....	Toronto.....	10	1,000 00	300 00
Totals.....	.....	1,099	\$109,900 00	\$46,290 00



RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures
of Life Insurance Companies

LIFE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures.	Interest accrued.	Cash.	Premium on capital stock.	Bills Receivable	Premiums outstanding (net).	Deferred premiums (net).	Agents' balances.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
Equity Life.....	\$ c. 39,701 58	\$ c. 196,219 69	\$ c. 35,003 44	\$ c. 3,594 05	\$ c. 6,833 31	\$ c. 1,950 00	\$ c.	\$ c. 4,827 19	\$ c. 5,551 85	\$ c.	\$ c. 293,681 11	\$ c. 750 00	\$ c. 318,600 00
Policyholders' Mutual Life	980 50	.....	.....	151 25	* 47,543 68	.....	.....	20,618 04	.....	3,919 27	73,192 74	** 8,985 50	61,710 00
Totals	40,682 08	196,219 69	35,003 44	3,745 30	54,376 99	1,950 00	.....	25,445 23	5,551 85	3,919 27	366,873 85	9,735 50	380,310 00

* Includes deposit receipt for \$25,000 deposited with Ontario Government, and deposit receipts for \$10,000 deposited with Manitoba Government. ** Advertising supplies on hand, \$835.00
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.
organization expenses, \$7,267.50.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Re-insurance reserve.	Advance premiums.	Provincial tax on premiums.	Unpaid losses.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Calls on capital stock unpaid.	No. of policies in force.	Net amount at risk.
Equity Life....	\$ c. (a) 272,813 62	\$ c. 1,039 76	\$ c. 633 63	\$ c.	\$ c.	\$ c. 100 00	\$ c. 274,587 01	\$ c. 35,400 00	\$ c.	\$ c. 1,755	\$ c. 2,316,780 00
Policyholders' Mutual Life.....	(b) 42,948 65	.....	.....	.....	.....	544 22	43,492 87	46,290 00	.....	856	1,402,650 00
Totals	315,762 27	1,039 76	633 63	.....	.....	644 22	318,079 88	81,690 00	.....	2,611	3,719,430 00

(a) Om. (5) table 3½ per cent.
(b) Hm. 4½ per cent.

The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual, \$25,000.

LIFE INSURANCE.—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Calls on capital stock.	All other.	Total.	For securities (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Equity Life.....	64,941 60	13,028 57	550 00	.....	166 46	78,686 63	16,629 19
Policyholders' Mutual Life	35,313 00	1,881 13	387 00	2,870 00	.....	40,451 13	.....
Totals.....	100,254 60	14,909 70	937 00	2,870 00	166 46	119,137 76	16,629 19

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Expenses of Management.					Claims.	Surrender values paid.	Advanced to agents.	Repaid borrowed money.	Re-insurance.	Other expenditure.	Total.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessment and license fee.	Medical fees.	All other.	Total expenses of management.							
Equity Life	\$ 5,986 15	\$ 7,959 00	\$ 70 79	\$ 1,581 00	\$ 4,481 68	\$ 20,078 62	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Policyholders' Mutual Life.....	7,476 96	5,870 14	61 17	1,392 79	4,678 24	19,479 30	3,000 00	4,903 00	.....	1,578 64	76 25	29,636 51	62,127 80
Totals	13,463 11	13,829 14	131 96	2,973 79	9,159 92	39,557 92	4,468 90	5,309 67	390 00	2,546 26	1,412 85	33,467 60	.....
							4,468 90	5,309 67	390 00	4,124 90	1,489 10	63,104 11	62,127 80

* Organization, Quebec, \$700.00; Loans on Policies, \$683.75.

Joint Stock Fire Insurance Companies

Year ending 31st December, 1913.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, Andrew C. Stephenson, Toronto, Ontario.

Commenced business March 26th, 1907.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

The Right Hon. James Parker-Smith London, E. C., England.
Claude Andrew Allan Glasgow, Scotland.
Robert King Bell Paisley, Scotland.
John Cowan Enderleigh, Scotland.
David Henderson Macdonnell Uddington, Scotland.
Alexander MacKay, B.A. Dundee, Scotland.
Robert Sutherland Renfrewshire, Scotland.

Officers:

The Right Hon. James Parker-Smith, President ..London, E. C., England.
John Ronald Fleming, Secretary London, E. C., England.
Donald Wyllie MacLennan, General Manager London, E. C., England.

Auditors:

J. Wyllie, Guild & Scott, C.A. (in Britain) Glasgow.
MacKay, Irons & Co., C.A. New York City.

Authorized capital, \$2,500,000.

Subscribed capital, \$1,250,000. Paid up capital, \$500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$60,476.68.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

(Ontario business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit)	\$50,610 01
Amount of Dominion of Canada 3% subscribed stock (forming part of Ontario Government deposit)	4,866 67
Amount of Municipal debentures owned, (forming Manitoba Government deposit)	10,000 00

*Since increased to \$70,000.00.

Amount of Municipal debentures owned (forming part of Saskatchewan Government deposit)	10,004 83
Amount of Municipal debentures owned (forming British Columbia Government deposit)	25,219 86
Cash on hand at Head Office, Toronto	\$2,170 63
Cash in Metropolitan Bank, Toronto	10,673 67
Amount of deposit receipt of Bank of Commerce (Government deposit, Alberta)	20,000 00
Amount of deposit receipt, Canada Permanent Mortgage Corporation (part Government deposit, Ontario)	5,000 00
Amount of deposit receipt, Union Trust (part Government deposit, Sask)	5,000 00
	42,844 30
Cash in agents' hands, acknowledged by them to be due, and considered good	10,926 65
Interest due or accrued and unpaid	2,697 32
Office furniture and Goad's Plans (not extended)	\$5,512 88
Total assets	<u><u>\$157,169 64</u></u>

LIABILITIES.

Amount of supposed or reported losses	\$10,993 30
Unearned premiums being 50% of gross premiums on all policies in force at 31st December, 1913	73,475 97
Total liabilities	<u>\$84,469 27</u>
Capital stock paid up	<u>\$500,000 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$22,526 66
Gross premiums received in cash	\$161,142 01
Interest	3,203 78
Cash advanced from Home Office	8,146 86
“ received on Investments (not extended)	\$5,000 00
Total receipts	<u><u>\$172,492 65</u></u>

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$28,825 68
“ Law costs	17 50
“ Investigation and adjustment of claims	1,301 41
“ Interest, discount and exchange	233 92
“ Statutory assessment and license fee (Ontario)	100 68
“ License fees, etc., other provinces	167 00
“ Travelling expenses	2,740 10
“ Rent	949 92
“ Taxes (Municipal and Government)	1,837 10
“ Salaries, Directors' and Auditors' fees	8,686 86

"	Printing, stationery and advertising	2,125 35
"	Postage, telegrams and express	1,338 13
"	Insurance, duty and sundries	419 43
Total expenses of management		\$48,743 08
Miscellaneous payments:		
	Cash paid for losses which occurred during 1913	69,184 70
"	losses which occurred prior to 1913	601 72
"	rebate, abatement and returned premiums	34,443 37
"	Office furniture	296 21
"	Maps and plans	2,178 00
"	To and on account of Head Office	21,727 93
"	for investments (not extended)	\$10,000 00
		<u>\$177,175 01</u>

CURRENCY OF INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1913.	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st Dec., 1913....	6,181,256 00	3,746,283 00	9,927,539 00
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured		None in	Canada
Net risks carried by Company 31st December, 1913....	6,181,256 00	3,746,283 00	9,927,539 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1912.....	2,980	5,221,281 00
Policies taken during 1913 new or renewed	6,123	10,761,314 00
Gross number and amount in force at any time during 1913.....	9,103	15,982,595 00
Deduct, expired and cancelled in 1913	1,455	6,055,056 00
**Amount in force 31st December, 1913.....	7,648	9,927,539 00

**Written on Ontario risks, amount, \$5,549,385.

LIST OF SHAREHOLDERS.

(NOT PRINTED—NO ONTARIO SHAREHOLDERS.)

BRITISH DOMINION GENERAL INSURANCE COMPANY, LIMITED.

HEAD OFFICE, 1 ROYAL EXCHANGE AVENUE, LONDON. ENG.

Chief Agent for Ontario, Arthur Tucker, 19 Wellington Street East, Toronto.

Commenced business 15th September, 1904.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

F. Handel Booth	Ferrybridge, Yorks., England.
H. T. Gullick	Thanet, I. of W., England.
A. G. Mackenzie	Regents Park, London, England.
P. H. Marshall	Liverpool, England.
E. M. Mountain	Epsom, England.
W. W. Seymour	Gloucester, England.
George Wigley	Nottingham, England.
Chas. Williams	Abergavenny, England.

Officers:

F. Handel Booth, Chairman	Ferrybridge, Yorks., England.
J. Gardiner, Secretary	London, England.

Auditors:

W. Arthur Addinsell & Co.	London, England.
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Authorized Capital, \$3,000,000; Subscribed Capital, \$1,700,010; Paid-up Capital, \$1,200,010; Securities deposited in the Treasury of Ontario pursuant to the Ontario Insurance Act, \$50,161.00.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

(Ontario business only.)

ASSETS.

Amount of municipal debentures (Government deposit)	\$22,363 00	
" British 2½% consols (Government deposit)	26,298 00	
" Deposit receipt, Merchants Bank (Government deposit)	1,500 00	
		\$50,161 00
Cash in Royal Bank, Toronto		2,571 95
" agent's hands		3,191 83
Amount of premiums outstanding		344 02
Total assets		\$56,268 80

*Since increased to \$59,811.41.

LIABILITIES.

Unearned premiums being 50% of gross premiums on all policies in force	
December 31st, 1913	\$15,779 32
Amount unpaid, supposed or reported losses	266 70
“ “ other liabilities	0 98
Total	<u>\$16,047 00</u>

RECEIPTS.

Cash Balance at 31st December, 1912 (not extended), \$1,042.42.	
Gross premiums received in cash	\$31,550 49
Interest	1,753 20
Cash received for commissions	861 68
“ “ Rebates	154 62
Cash received from Head Office	11,364 44
“ “ Other sources	80 67
Total	<u>\$45,765 10</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$5,570 68
“ for interest, discount and exchange	20 89
“ for statutory assessment and license fees (Ontario)	58 27
“ for investigation and adjustment claims	160 56
“ for travelling expenses	469 20
“ for salaries, Directors' and Auditors' fees	27 00
“ for printing, stationery and advertising	344 24
“ for other expenses	5 00
Total expenses of management	<u>\$6,655 84</u>

Miscellaneous payments:

Cash paid for reinsurance	287 23
“ rebate	5,299 72
Remitted to Head Office	19,657 93
Cash paid for losses	11,950 75
“ all other	384 10
Total	<u>\$44,235 57</u>

Gross Insurance in force 31st December, 1913	One year or less	Three years	Total
Amount covered by policies in force 31st December, 1913	\$ 2,465,664	\$ c. 770,587 50	\$ c. 3,236,251 50
<i>Re-insurance.—None.</i>			
Net risks actually carried by Company 31st Dec., 1913,.	2,465,664	770,587 50	3,236,251 50

MOVEMENTS IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1913.....	321	850,669 33
“ taken during 1913, new or renewed, Fire and Sprinkler Leakage.....	1,458	3,760,262 50
Gross Risks in force at any time during 1913.....	1,779	4,610,931 83
Deduct, expired and cancelled during 1913	485	1,374,680 33
Net risks in force at 31st December, 1913	1,294	3,236,251 50

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario Shareholders.)

IMPERIAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONTARIO BANK BUILDING, SCOTT STREET, TORONTO.

Commenced business 5th February, 1908.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

G. H. Williams Winnipeg, Man.
 F. D. Williams Toronto, Ont.
 A. H. C. Carson Montreal, Que.
 T. P. Birchell Montreal, Que.
 A. T. Platt Toronto, Ont.

Officers:

G. H. Williams, President.....Winnipeg, Man.
 F. D. Williams, Vice-President Toronto, Ont.
 A. T. Platt, Secretary Toronto, Ont.

Auditors:

J. P. Langley Toronto Ont.
 J. A. Howell.....Toronto, Ont.

Authorized capital, \$500,000.

Subscribed capital, \$300,000. Paid-up capital, \$30,000

Securities deposited in the Treasury of Ontario, \$31,955.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Bonds and debentures	\$43,537 09
Cash on deposit in Royal Bank, Toronto	3,630 79
Cash in agents' hands	19,552 99
Interest due and accrued	829 09
Amount of all other assets, balance of Matthews Wrightson & Co.	3,216 94
Total assets	\$70,766 90
Subscribed capital stock uncalled	\$270,000 00

LIABILITIES.

Amount of supposed losses	\$2,281 74
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	36,911 29
Amount due for auditors' fees	75 00
Total liabilities to public	<u>\$39,268 03</u>
Paid-up capital stock	<u>\$30,000 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,671 14
Gross premiums received in cash	\$66,528 79
Received for interest	2,022 15
" re-insurance on losses	201 99
" on investments (not extended)	\$1,086 88
Total receipts	<u>\$68,752 93</u>

EXPENDITURE.

Expenses of management:	
Paid for agents' commission	\$16,061 13
Total expenses of management	<u>\$16,061 13</u>
Miscellaneous expenditure:	
Paid for losses which occurred prior to 1913	\$2,498 86
" losses which occurred during 1913	37,280 53
" rebates and returned premiums	12,884 81
	<u>52,664 20</u>
Total expenditure	<u>\$68,725 33</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Two years.	Three years.	Total.
Amount covered by policies in force 31st December, 1913	\$ 3,555,962	\$ 388,179	\$ 2,919,676	\$ 6,863,817
Re-insurance—None.				
*Net risks actually carried by the Company at 31st December, 1913.....	3,555,962	388,179	2,919,676	6,863,817

*The Company has given notice that it has ceased to transact business in Ontario.

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		\$ c.
Policies in force 31st December, 1912.....	6,059	6,690,210 00
Taken during the year 1913, new and renewed.....	9,716	5,810,440 00
Gross number and amount in force at any time during 1913....	15,775	12,500,650 00
Deduct expired and cancelled during 1913	8,839	5,636,833 00
In force 31st December, 1913.....	6,936	6,863,817 00

CALLS ON CAPITAL STOCK.

Number of calls made, 1; rate, 10 per cent. at time of subscription.

LIST OF SHAREHOLDERS.

Names.	Address.	No. of shares sub- scribed for.	Amount subscribed for.	Amount paid up in cash.
London Mutual Fire Insurance Company.....	Toronto	2,940	\$ 294,000	\$ 29,400
Williams, F. D.....	"	10	1,000	100
Platt, A. T.....	"	10	1,000	100
Williams, G. H.....	Winnipeg	10	1,000	100
Carson, A. H. C.....	Montreal.....	10	1,000	100
Birchell, T. P.....	"	10	1,000	100
Gray, Oscar.....	London, Eng.....	10	1,000	100
		3,000	\$300,000	\$30,000

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Geo. H. Hees	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
T. Kinnear	Toronto, Ont.
John Patterson	Toronto, Ont.
Thomas Foster	Toronto, Ont.
Wm. Prendergast	Toronto, Ont.
B. P. Corey	Petrolia, Ont.
Hon. D. McMillan	Alexandria, Ont.
J. W. Scott	Listowel, Ont.
W. S. Dingman	Stratford, Ont.
J. H. C. Durham	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
R. E. Gibson, 1st Vice-President	Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President	Toronto, Ont.
John H. C. Durham, General Manager	Toronto, Ont.

Auditors:

A. J. Walker, C.A.	Toronto, Ont.
Rutherford Williamson, C.A.	Toronto, Ont.

*Authorized capital, \$500,000.

† Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

Securities deposited in the Treasury of Ontario, \$100,533.33.

*Under a special Act of the Province of Ontario, 9 Edward VII, chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at \$500,000 in shares of \$50 each, which are to be substituted for the old shares in the hands of shareholders of \$100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

†During 1910 a new issue of 2,191 shares at a par value of \$50 was made on which 25 per cent. was called and paid.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)	\$50,000 00
Municipal debentures (Government deposit)	66,466 54
Loan Companies' debentures (Government deposit)	33,500 00
Mortgages	31,275 00
Cash at head office	2,303 42
" on deposit in Union Bank	2,941 95
" deposit receipts Union Bank (Government deposit)	33 46
" on deposit in Royal Bank, Yonge and Richmond St. Branch	21,075 90
Interest due and accrued	789 52
Cash in agents' hands acknowledged by them and considered good	5,975 76
Due from other Companies for re-insurance on losses already paid	890 88
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1913	2,639 72
Total assets	\$217,892 15
 Subscribed capital stock uncalled	 <u>\$225,000 00</u>

LIABILITIES.

Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1913....	\$134,370 88
 Total liabilities, except capital stock	 <u>\$134,370 88</u>
 Capital stock paid up in cash	 <u>\$75,000 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended), ...	\$24,895 63
Gross premiums received in cash	\$186,866 57
Received for interest	5,513 47
" rents	3,515 04
" commission on re-insurance	1,023 66
" re-insurance on policies become claims	2,144 61
" endorsement fees	262 60
" debentures, mortgages and other securities (not extended) \$19,925 00.	
 Total	 <u>\$199,325 95</u>

EXPENDITURE.

Expenses of management:	
Paid for law costs	\$12 00
" light and fuel	70 38
" interest, discount and exchange	636 10
" commission to agents, salaries and bonus	38,553 23
" rent	2,100 00

" statutory assessment and license	300 50
" stationery, printing and advertising	4,188 42
" travelling expenses	768 60
" postage, telegrams and express	1,026 64
" investigation and adjustment of claims	2,191 82
" taxes (Municipal and Government)	716 82
" salaries, Directors' and Auditors' fees	12,538 10
" building expenses account	1,734 53
" other expenses	917 77
Total expenses of management	\$65,754 91

Miscellaneous payments:

Amount paid for losses which occurred during year 1913	83,374 77
" re-insurance	5,118 58
" rebate	14,377 05
" dividends	7,500 00
" debentures, mortgages and other securities (not extended)	\$41,700 00
Total	<u>\$176,125 31</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Decem- ber, 1913	\$ 8,462,593 00 c.	\$ 23,697,053 00 c.	\$ 32,159,646 00 c.
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured....	373,691 00	100,770 00	474,461 00
Net risks actually carried by the Company at 31st December, 1913.....	8,088,902 00	23,596,283 00	31,685,185 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		\$ c.
Policies in force 31st December, 1912	26,872	25,809,359 00
Taken during the year 1913, new and renewed.....	20,750	21,907,056 00
Gross number and amount in force at any time during 1913.....	47,622	47,716,415 00
Deduct expired and cancelled during 1913.....	15,056	15,556,769 00
In force at 31st December, 1913	32,566	32,159,646 00

*All in Ontario.

CALLS ON CAPITAL STOCK.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
Abell, John, Estate	Toronto	10	\$ 500	\$ c. 125 00
Adams, H. L.	Port Perry.	5	250	62 50
Adams, James.	Toronto.	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Oshawa	10	500	125 00
Agar, Chas. J.	Toronto	10	500	125 00
Agar, R. T.	Ingersoll.	5	250	62 50
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	312 50
Allan, A. W., Estate.	Toronto	5	250	62 50
Allan, T. A.	Carleton Place.	10	500	125 00
Alexander & Cable Co., Ltd.	Toronto	20	1,000	250 00
Ansley, J. H., Estate.	Simcoe	10	500	125 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Queenston	10	500	125 00
Atkinson, W. E., Executor, W. T. Atkinson Estate	Toronto	10	500	125 00
Alexander, John.	"	12	600	150 00
Aikins, Dr. W. H. B.	"	20	1,000	250 00
Beck, The C. Mfg. Co. Ltd.	Penetanguishene.	20	1,000	250 00
Bedell, Geo. W.	Toronto.	50	2,500	625 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Borthwick, H. F.	Toronto.	50	2,500	625 00
Bowlby, Ward H.	Berlin.	20	1,000	250 00
Boyd, A. A.	Alexandria	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brooks, J. M.	Peterboro'	25	1,250	312 50
Brown, John	Carleton Place.	5	250	62 50
Burch, George.	St. Catharines	20	1,000	250 00
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	20	1,000	250 00
Byrne, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Brydon, John	"	25	1,250	312 50
Caldwell, Albert W.	"	15	750	187 50
Campbell, Wm.	Goderich	10	500	125 00
Carter, Katie	Toronto	4	200	50 00
Carter, R. F.	"	8	400	100 00
Chantler, Thomas	"	10	500	125 00
Chatterly, Ida M. and John.	Oak Ridges	20	1,000	250 00
Clancy, Miss H.	Toronto	10	500	125 00
Clay, Elizabeth.	"	5	250	62 50
Cleghorn, W. W.	Wellesley.	10	500	125 00
Catsworth, Alan.	Toronto.	4	200	50 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	25 00
Conway, Mrs. H. B.	Toronto	10	500	125 00
Corey, Bloss P.	Petrolia	100	5,000	1,250 00
Cox, Mrs. Annie L.	Davisville.	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank.	Toronto	10	500	125 00
Carolan, James.	"	5	250	62 50
Carleton, E. M.	"	40	2,000	500 00
Davis, Miss M. N.	Philadelphia	80	4,000	1000 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.—Continued.

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon.....	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Duffton & Sons.....	Stratford	5	250	62 50
Durham, Ann A.	Bond Lake.....	100	5,000	1,250 00
Durham, James R., M.D.	Toronto	40	2,000	500 00
Durham, J. H. C.	"	400	20,000	5,000 00
Durham, Eliza.....	Warren, Pa.....	2	100	25 00
Dingman, W. S.	Stratford.....	40	2,000	500 00
Davidson, Jessie.....	Toronto.....	10	500	125 00
Edmonds, Charles E.....	"	10	500	125 00
Elliott, David	"	5	250	62 50
Elliott, E. Hope.....	Brantford	20	1,000	250 00
Elliott, Rev. George, Estate	St. Thomas.....	5	250	62 50
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. I.	Toronto	10	500	125 00
Foster, Geo. E., M.P.	"	10	500	125 00
Foster, Thomas	"	50	2,500	625 00
Fraser, D. B., M.D.....	Stratford.....	10	500	125 00
Froude, Geo. A.	Toronto	4	200	50 00
Froude, Mrs. Jennie	"	4	200	50 00
Fuller, Anna E.	Windsor	20	1,000	250 00
Garvin, John W.	Toronto	10	500	125 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	50	2,500	625 00
Gray, Gertrude A.	"	3	150	37 50
Greene, Mrs. E.	"	35	1,750	437 50
Green, R. H.	"	5	250	62 50
Greenizen, Isaac.....	Petrolea.....	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Isabella.....	"	2	100	25 00
Gordon, Geo. A.	"	5	250	62 50
Harrington, Fred.....	"	15	750	187 50
Hastie, Robert.....	Toronto	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Hees, Geo. H.	"	180	9,000	2,250 00
Henderson, Rev. A., M.A.....	Kipling, Sask.....	30	1,500	375 00
Hetrich, Mrs. M.	Toronto	45	2,250	562 50
Herriman, W. C., M.D.	Orillia	10	500	125 00
Hicks, Mrs. Catharine.....	Toronto	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hillock, Frank.	Toronto	10	500	125 00
Hogg, David	Perth	20	1,000	250 00
Holmes, T. R., M.D.....	Chatham	50	2,500	625 00
Hudson, A. T.	Carleton Place.....	2	100	25 00
Hodge, Mrs. Agnes.....	London	10	500	125 00
Hackett, Annie.....	Toronto	10	500	125 00
Haight, Horace.....	"	16	800	200 00
Harcourt, E. H., Co. Ltd.....	"	20	1,000	250 00
Hughes, S. H.	"	10	500	125 00
Hill, David	Richmond Hill.....	20	1,000	250 00
Harniman, A. L.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.....	"	20	1,000	250 00
Ireland, J. T.	Harriston.....	5	250	62 50
Irwin, Wm.	Stratford.....	30	1,500	375 00
Irwin, Wm.	Peterboro'	13	650	162 50
Ireland, G. A.	Trenton	10	500	125 00
Innes, Wm.....	Richmond Hill.....	4	200	50 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Jaeger, W.....	Niagara Falls, N. Y.....	8	400	100 00
Jewell, Madeline.....	Toronto.....	8	400	100 00
Joynt, John.....	Lucknow.....	5	250	62 50
Johnston, A. J.....	Toronto.....	4	200	50 00
Johnston, Isabella.....	".....	12	600	150 00
Kearns, Jas. F.....	Kinistino, Sask.....	4	200	50 00
Kenny, Randal.....	Sarnia.....	5	250	62 50
Kinnear, Thomas.....	Toronto.....	50	2,500	625 00
Krug, T.....	Tavistock.....	5	250	62 50
Keenan, Wm.....	Toronto.....	10	500	125 00
Ketcheson, H. F.....	Belleville.....	20	1,000	250 00
King, Dr. E. E.....	Toronto.....	20	1,000	250 00
Lamoreaux, J. W.....	Hamilton.....	3	150	37 50
Liebner, E.....	St. Thomas.....	5	250	62 50
Lovering, H. L.....	Coldwater.....	50	2,500	625 00
Luke, J. & Sons.....	Tillsonburg.....	10	500	125 00
Lee, J.....	Toronto.....	10	500	125 00
Legge, E. M.....	Temperanceville.....	2	100	25 00
Legge, Wm. H.....	Jefferson.....	100	5,000	1,250 00
Maas, Albert.....	Toronto.....	30	1,500	375 00
MacNamara, C. C.....	".....	5	250	62 50
Madill, Benjamin.....	Beaverton.....	10	500	125 00
Magee, Harold W.....	Toronto.....	12	600	150 00
Marshall, George.....	".....	10	500	125 00
Massey, A. W.....	Essex.....	10	500	125 00
Matheson, G. V.....	Sarnia.....	5	250	62 50
Meiklejohn, J.....	Harriston.....	5	250	62 50
Mellow, S. J., M.D.....	Port Perry.....	10	500	125 00
Merner, Absolom.....	Alliston.....	10	500	125 00
Mitchell, W. G.....	Toronto.....	128	6,400	1,600 00
Mitchell & Ryerson.....	".....	176	8,800	2,200 00
Moorehouse, W. H., M.D.....	London.....	10	500	125 00
Morrill, Robert.....	Harriston.....	4	200	50 00
Mulloy, N., M.D.....	Preston.....	20	1,000	250 00
Munro, Rev. Gus.....	Arva.....	10	500	125 00
Munro, Grace J.....	Alexandria.....	5	250	62 50
Munro, Hugh.....	".....	20	1,000	250 00
Munroe, Dr. Geo. A.....	Saskatoon, Sask.....	10	500	125 00
Munroe, M. J.....	Edmonton, Alta.....	10	500	125 00
Munroe, Wm.....	".....	20	1,000	250 00
Matthews, A.....	Toronto.....	2	100	25 00
Mansell, Wm.....	".....	10	500	125 00
Maxwell, H.....	".....	12	600	150 00
Musson, E. J.....	Weston.....	5	250	62 50
MacDonald, A. G. F.....	Alexandria.....	5	250	62 50
McPhee, Mrs. Agnes.....	Toronto.....	10	500	125 00
McCaw, W. H.....	Port Perry.....	5	250	62 50
McCormack, R. L.....	Toronto.....	50	2,500	625 00
McCuaig Malcolm.....	Vankleek Hill.....	10	500	125 00
McDonald, John., Estate.....	Carleton Place.....	10	500	125 00
McDonald, P. A.....	Penetanguishene.....	10	500	125 00
McDonell, George, Estate.....	Cornwall.....	20	1,000	250 00
McLennan, K., M.D.....	Alexandria.....	20	1,000	250 00
McLennan, R. R., Estate.....	Cornwall.....	50	2,500	625 00
McLeod, K. D.....	Dalkeith.....	10	500	125 00
McMaster, Mrs. M.....	Alexandria.....	5	250	62 50
McMillan, Hon. D.....	".....	20	1,000	250 00
McMurchie, J.....	Harriston.....	5	250	62 50
McMillan, Amy Ann.....	Alexandria.....	80	4,000	1,000 00
McClelland, J. H.....	Brampton.....	2	100	25 00
McIntosh, O. J.....	Winnipeg, Man.....	5	250	62 50

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913—Continued.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
McClure, R. H.	Toronto	50	2,500	625 00
McArthur, J. C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Nicholson, Geo.	"	40	2,000	500 00
Neale, C. W. Ross	"	5	250	62 50
Ochs, A., M.D., Estate	Hespeler	5	250	62 50
Ostrum, J. B.	Alexandria	20	1,000	250 00
Patterson, John	Toronto	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Potter, Charles	Watford	10	500	125 00
Prendergast, Wm.	Toronto	50	2,500	625 00
Price, James	"	10	500	125 00
Purdy, W. T.	Kinistino, Sask	5	250	62 50
Pyke, Geo. J.	Toronto	5	250	62 50
Power, William	"	5	250	62 50
Purdy, A. S.	"	10	500	125 00
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. M.	Burlington	20	1,000	250 00
Ratz, A. E.	Tavistock	10	500	125 00
Reid, George	Toronto	1	50	12 50
Reiner, J. G.	Wellesley	20	1,000	250 00
Rider, H. A.	Toronto	20	1,000	250 00
Rutherford, S. J.	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, G. C.	Toronto	30	1,500	375 00
Ryerson, G. S., Col., M.D.	"	120	6,000	1,500 00
Robertson, Thos.	"	140	7,000	1,750 00
Robertson, E. A.	Stratford	4	200	50 00
Rous, Clara Clark	Toronto	4	200	50 00
Row, Fred.	Toronto	2	100	25 00
Row, Mary A.	"	4	200	50 00
Ryerson, Mary A.	"	80	4,000	1,000 00
Sangster, J. H., Estate	Port Perry	5	250	62 50
Schaefer, H. M.	Milverton	5	250	62 50
Schell, J. T.	Alexandria	10	500	125 00
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton, M.B.	Mitchell	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal.	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.	"	211	10,550	2,637 50
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whiterose	16	800	200 00
Stewart, M. E.	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.	Kingston Hill, Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00
Turnbull Elevator Mfg. Co.	Toronto	8	400	100 00
Traill, Florence E.	"	20	1,000	250 00
Terry, W. B.	"	21	1,050	262 50
Taylor, A. G.	"	4	200	50 00
Unser, William	"	12	600	150 00
Van der Voort, Morley P.	"	30	1,500	375 00
Vogan S. W.	Walkerton	5	250	62 50
Villiers, R. J.	Toronto	8	400	100 00
Vaisey, E.	"	20	1,000	250 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Walker, Albert J.....	Toronto.....	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate	Lindsay	2	100	25 00
Warden, Gilbert T.	Toronto	20	1,000	250 00
Wason, David	Alexandria	40	2,000	500 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate	Barrie	10	500	125 00
Wilkinson, W. B., Estate.....	Toronto	4	200	50 00
Wilson, T. A.	Toronto	10	500	125 00
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A., Estate.....	Toronto	50	2,500	625 00
Wythe, Fred P.	"	120	6,000	1,500 00
Walker, Harriet	"	10	500	125 00
Walker, Raymond.....	"	5	250	62 50
Wythe, Ida L.....	Rochester, N.Y.....	30	1,500	375 00
Whaley, J. M.....	Eglinton.....	10	500	125 00
Wilcox, T. J.....	Sault Ste. Marie.....	40	2,000	500 00
Walker, R. E.	Toronto.....	40	2,000	500 00
Wickett, Jas. A.	"	30	1,500	375 00
Ward, James, Estate.....	Stratford	2	100	25 00
Walker, Mrs. I. F.....	Toronto.....	60	3,000	750 00
Weston, Mrs. M. C.	"	5	250	62 50
Wickett, Grace M.....	"	20	1,000	250 00
Williams, E.....	"	40	2,000	500 00
Wright, A. R.....	"	8	400	100 00
Zinkann, E.	Berlin.....	5	250	62 50
Zinkann, J. N.	"	10	500	125 00
Totals .....	.....	6,000	\$300,000	\$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

*Commenced business 1st July, 1871.**Directors:*

Names and addresses of the Directors and Officers for the year 1914.

John D. Chipman	Toronto, Ont.
Joseph Walmsley	Toronto, Ont.
William Walmsley	Toronto, Ont.
Hugh Blain	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.

Officers:

Col. John D. Chipman, President	Toronto, Ont.
Joseph Walmsley, Vice-President and Secretary	Toronto, Ont.
Walmsley and Chipman, Joint Managers	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$26,000 par value.

STATEMENT FOR THE YEAR ENDING, 31ST DECEMBER, 1913.

ASSETS.

Value of real estate held by the Company being the head office of the Company, 32 Church Street, Toronto	\$70,574 71
Mortgages	38,125 00
Shares in Bell Telephone Company of Canada	39,903 00
Loans secured by municipal debentures, bank and other stock	102,562 50
Municipal debentures (Government deposit)	47,496 38
Rents due or accrued and unpaid	35 00
Cash on hand, head office	7,733 88
Cash on deposit in Dominion Bank, Head Office, Toronto	12,598 31
Cash on deposit, Imperial Bank, Toronto	2,545 69
Agents' balances	6,898 76
Interest accrued and unpaid	1,690 83
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1913	20,843 83
Goad's plans (not extended)	\$1,701 34
Due from other Companies for re-insurance on losses	549 74
Suspense account	342 81
Total assets	\$351,900 44

LIABILITIES.

Amount of losses unadjusted	\$1,849 21
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	94,839 46
Total liabilities, except capital stock	<u>\$96,688 67</u>
Capital stock paid up in cash	<u>\$100,000 00</u>

CASH RECEIPTS.

Cash balance at 31st December, 1912 (not extended), ...	\$28,522 22
Gross premium received in cash	\$128,183 90
Received for interest	13,058 62
Rents	6,778 44
Commission	7,737 59
Re-insurance on losses	14,143 02
Re-insurance cancelled	2,309 70
Rebate	195 45
Re-insurance adjusting expenses	277 99
Salvage	5 00
Investment account (not extended)	\$106,557 28
Total	<u>\$172,689 71</u>

EXPENDITURE.

Expenses of management:

Paid for commission	\$25,799 68
“ salaries, directors’ and auditors’	7,773 75
“ rent and taxes	1,786 19
“ clerical work, etc.	35 02
“ statutory assessment and license fee	229 03
“ stationery, printing and advertising	1,495 92
“ travelling expenses	39 04
“ postage, telegrams and express	406 69
“ investigation and adjustment of claims	3,000 64
“ interest	419 27
“ expenses, Head Office building	2,705 09
“ special vote to President and Vice-President (honorarium)	400 00

Total expenses of management \$44,090 32

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	235 08
Amount paid for losses which occurred during 1913	45,624 91
“ “ re-insurance premiums	34,905 54
“ “ rebates	12,114 94
“ of dividends paid during year to shareholders	25,000 00
“ paid for building improvement	274 90
“ to suspense	375 00
“ invested (not extended)	\$122,270 64

Total expenditure \$162,620 69

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1913.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1913	\$ 7,697,440	\$ 13,750,602	\$ 21,448,042
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured.....	2,751,676	1,938,496	4,690,172
Net risks in force 31st December, 1913.....	4,945,764	11,812,106	16,757,870

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1912.....	14,400	\$ 18,446,480
Taken during the year 1913 new and renewed.....	10,100	15,894,122
Totals.....	24,500	34,340,602
Deduct expired and cancelled during 1913.....	8,274	12,892,560
*In force at 31st December, 1913.....	16,226	21,448,042

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
Badenach Estate, Edgar A	Toronto	20	\$ 1,000	\$ 1,000
Blain, Hugh.....	"	20	1,000	1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Los Angeles, Cal.....	41	2,050	2,050
MacLennan, James	Toronto	100	5,000	5,000
MacLennan, Mrs. Mary L	"	40	2,000	2,000
Martin, A. L., Ass't mgr. in trust...	"	1,205	60,250	60,250
Roaf, Harriet E	"	30	1,500	1,500
Scott, J. G.	"	24	1,200	1,200
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd., ...	"	400	20,000	20,000
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals		2,000	100,000	100,000

RECAPITULATION
OF
Assets, Liabilities, Receipts and Expenditure of Joint
Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50% of premiums paid for re-insurance at 31st Dec., 1913.		Interest accrued.		Due from other persons and companies.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets, except unpaid calls on Capital Stock.		Calls and pre-miums on capital stock unpaid (not extended).		Good's plans, office furniture, etc. (not extended).		Subscribed capital less paid in advance of calls.																	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.																
British Crown	100,701	37	50,161	00	43,537	09	50,000	00	70,574	71	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00
British Dom. General	50,000	00	131,276	09	50,000	00	70,574	71	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00		
Imperial	50,000	00	131,276	09	50,000	00	70,574	71	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00		
Merchants'	50,000	00	131,276	09	50,000	00	70,574	71	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00		
Queen City	50,000	00	131,276	09	50,000	00	70,574	71	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00		
Totals	120,574	71	451,198	84	102,562	50	23,463	55	6,006	76	893	76	98,246	19	46,545	99	890	88	3,594	75	553,997	95	157,569	64	250,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00	486,000	00	270,000	00	225,000	00	1,731,000	00		

Government deposits are as follows:—British Crown, \$70,000 00; British Dominions, \$50,811 41; Imperial, \$31,955 11; Merchants', \$100,533 33; Queen City, \$26,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Unpaid losses.	Unearned premiums.	Re-insurance.	Salaries and fees.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount at risk.
British Crown	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Dom. General	10,893 30	73,475 97	366 70	15,779 32	98	84,469 27	500,000 00	7,648	9,987,559 00
Imperial	2,581 74	38,911 29	131,370 88	75 00	98	16,047 00	1,200,010 00	1,294	3,236,251 50
Merchants'	1,849 31	94,839 46	131,370 88	75 00	98	39,268 03	30,000 00	6,935	6,863,817 00
Queen City	15,390 96	855,376 92	15,390 96	75 00	98	96,688 67	75,000 00	32,566	31,685,185 00
Totals	15,390 96	855,376 92	15,390 96	75 00	98	370,843 85	1,905,010 00	64,570	68,470,662 50

JOINT STOCK FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
British Crown	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Dominions General.....	161,142 01	3,203 78	.....	.....	.....	.....	.....	(a) 8,146 86	172,492 65	5,000 00
Imperial.....	31,550 49	1,753 20	.....	.....	.....	861 68	.....	(b) 11,599 73	45,765 10	.....
Merchants'.....	66,528 79	2,022 15	.....	201 99	.....	.....	.....	.....	68,752 93	1,086 88
Queen City	186,866 57	5,513 47	3,515 04	2,144 61	262 60	1,023 66	.....	.....	199,325 95	19,925 00
	128,183 90	13,058 62	6,778 44	14,143 02	.....	7,737 59	2,592 69	195 45	172,689 71	106,557 28
Totals.....	574,271 76	25,551 22	10,293 48	16,489 62	262 60	9,622 93	2,592 69	19,942 04	659,026 34	132,569 16

(a) Advance from Home Office and Agencies.

(b) Includes advance from Home Office, \$11,364.44.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Expenses of Management.										Losses.		Re-insurance premiums.	Rebate.		Dividends.	Good's plans and office furniture.	All other expenses.	Total.	Invested (not extended).	
	Commission.	Salaries, Directors, and Auditors' fees.	Rent and Taxes.	Law costs.	Ontario Stationery and assessment fees.	Expenses on building.	All other expenses.	Total expenses of management.													
British Crown	\$ 28,825 68	\$ c.	\$ 2,787 02	\$ 17 50	\$ c.	\$ 100 68	\$ c.	\$ 17,012 20	\$ c.	\$ 48,743 06	\$ c.	\$ 69,786 42	\$ c.	\$ 34,413 37	\$ c.	\$ 2,474 21	\$ c.	\$ (a) 21,727 83	\$ c.	\$ 177,175 01	\$ c.
British Dominions General.....	\$ 5,570 68	\$ c. 27 00	.....	.....	.....	.....	.....	999 89	.....	6,035 64	11,950 75	287 23	.....	5,299 72	.....	.....	.....	(b) 20,042 03	44,235 57	.....	.....
Imperial	\$ 16,061 13	.....	.....	.....	.....	.....	.....	.....	.....	6,061 13	39,779 39	.....	.....	12,884 81	.....	.....	.....	.....	68,725 33	.....	.....
Merchants'	\$ 38,552 23	\$ c. 12 00	\$ 2,816 82	\$ 12 00	\$ 300 50	\$ 1,734 53	\$ c.	\$ 9,729 73	\$ c.	\$ 65,754 91	\$ 83,374 77	\$ 5,118 58	.....	14,377 05	7,500 00	.....	.....	.....	176,125 31	\$ 41,700 00	.....
Queen City	\$ 25,739 68	\$ c. 7,773 75	\$ 1,786 19	.....	\$ 229 03	\$ 2,705 09	.....	\$ 5,736 58	.....	\$ 41,090 32	\$ 45,859 99	\$ 34,905 54	.....	\$ 12,114 94	\$ 25,000 00	.....	.....	.....	\$ 162,620 69	\$ 123,270 64	.....
Totals.....	\$ 114,810 40	\$ c. 20,338 85	\$ 7,390 03	\$ 29 50	\$ 688 48	\$ 4,439 63	.....	\$ 33,608 40	\$ c. 181,305 38	\$ 250,751 32	\$ 40,311 35	.....	.....	\$ 79,119 89	\$ 32,500 00	\$ 2,474 21	.....	\$ 42,419 86	\$ 628,881 91	\$ 173,970 64	.....

(a) Repayment to Home Office.

(b) Includes repayment to Home Office, \$19,857.93.

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital.
(B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
Hamilton Fire Insurance Company, Cash Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.
The York Fire Insurance Company, Cash Mutual and Stock.

A.—Cash-Mutual Fire Insurance Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1914

Directors:

John Fennell	Berlin, Ont.
Geo. C. H. Lang	Berlin, Ont.
W. H. Schmalz	Berlin, Ont.
L. J. Breithaupt	Berlin, Ont.
W. H. Bowlby	Berlin, Ont.
H. L. Janzen	Berlin, Ont.
P. S. Lautenschlager	Berlin, Ont.
Geo. Rumpel	Berlin, Ont.
George Pattinson	Preston, Ont.

Officers:

John Fennell, President	Berlin, Ont.
George C. H. Lang, Vice-President	Berlin, Ont.
W. H. Schmalz, Manager and Treasurer	Berlin, Ont.

Auditors:

J. M. Scully, F.C.A.	Berlin, Ont.
J. A. Law	Berlin, Ont.

Unassessed premium note capital, \$215,574.50. Securities deposited at Provincial Treasury, \$50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$43,500 00
Amount of mortgages on real estate	156,735 00
Amount of debentures (\$49,095.48, Ontario Government deposit)	200,711 14
Cash on hand at Head Office	571 60
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52
Cash on deposit to Company's credit in Merchants Bank, Berlin Ont., current account	44,232 72
Cash on deposit in Bank of Hamilton (savings), Berlin, Ont.	1,735 01
" " Molsons Bank " " 	5,037 80
" " Bank of Nova Scotia " " 	531 34
" " Bank of Toronto " " 	1,755 30
" " Union Bk. of Canada " " 	213 82

Amount unpaid of agents' balances	6,031 88
Amount of premium notes in force after deducting all payments thereon and assessments levied	215,574 50
Amount of unearned part (50 per cent.) of premiums paid for re-insur- ance of risks on cash system in force at 31st December, 1913	12,711 40
Accrued interest	7,494 50
Office furniture and Goad's plans (not extended)	\$5,000 00
 Total assets	 \$697,740 53

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	\$90,388 48
Amount of losses supposed or reported	4,400 00
 Total liabilities	 \$94,788 48

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$15,293 39
Cash received as fixed payments of 1913	\$66,804 96
“ additional premiums	1,175 17
“ premiums on cash system	109,368 24
“ interest, including rent	21,445 49
“ agents' balances of 1912 received in 1913	6,648 50
“ re-insurance on losses	13,265 91
“ Transfer fees	255 50
“ Bills receivable	55 93
“ investments (not extended)	\$41,478 60
 Total receipts	 \$219,019 70

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims and travel- ling expenses	\$1,755 92
Amount paid for commission to agents	28,405 69
“ statutory assessment and license fee	265 91
“ printing, stationery and advertising	1,636 99
“ salaries, directors' and auditors' fees	15,717 65
“ postage, telephone, telegrams, express and exchange	1,461 38
“ fuel, light	395 68
“ taxes (municipal and government)	1,091 01
“ law costs	77 95
“ other expenses:—	
“ Bradstreet's, caretaker, bond, motor, typewriter, laundry	1,315 12
 Total expenses of management.....	 \$52,123 30

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$1,552 87	
Cash paid for losses which occurred during 1913	87,631 87	
“ re-insurance		89,184 74
“ rebate, abatement, and returned premiums		21,914 30
“ real estate		10,914 96
“ invested in mortgages (not extended)	\$45,800 00	872 28
Total expenditure		<u>\$175,009 58</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual		\$5,357,625 00	.....
Cash	\$4,945,872 00	15,623,528 00	.....
Totals	\$4,945,872 00	\$20,981,153 00	\$25,927,025 00

Re-insurance.

Cash	\$1,552,777 00	\$906,878 00	\$2,459,655 00
Net risks carried by Company, 31st December, 1913	\$3,393,095 00	\$20,074,275 00	<u>\$23,467,370 00</u>

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,182	\$5,335,043 00
Policies new and renewed during 1913	1,177	2,100,027 00
Gross number during 1913	4,359	\$7,435,070 00
Less expired and cancelled in 1913	1,248	2,077,445 00
Net risks in force on mutual system, 31st December, 1913	3,111	<u>\$5,357,625 00</u>

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1912	16,598	\$19,487,024 00
Policies new and renewed during 1913	7,840	9,599,794 00
Gross number during 1913	24,438	\$29,086,818 00
Less expired and cancelled in 1913	7,303	8,517,418 00
Net risks in force on cash system, 31st December, 1913	17,135	<u>\$20,569,400 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$336,674 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	215,574 50
Amount of premium notes received during the year 1913	127,132 95

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Hugh Cant	Galt, Ont.
Hugh McCulloch	Galt, Ont.
C. Turnbull	Galt, Ont.
A. E. Watson	Ayr, Ont.
Robert Scott	Galt, Ont.
Lincoln Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.
J. N. MacKendrick	Galt, Ont.

Officers:

Hugh Cant, President	Galt, Ont.
Robert Scott, Vice-President	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer	Galt, Ont.

Auditors:

John Perry	Galt, Ont.
Wm. Philip	Galt, Ont.

Unassessed premium note capital, \$234,748.00.

Securities deposited in Treasury of Ontario, par value, \$50,000.00.

STATEMENT FOR THE YEAR ENDING, 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$22,500 06
Loans secured by mortgages	101,716 66
Debentures (\$50,000 deposited with Ontario Government)	408,703 11
Actual cash on hand at Head Office	4,101 76
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Royal Bank, agency at Toronto (savings account)	5,000 00
Bank of Toronto, agency at Galt (savings account)	5,000 00
Merchants' Bank, agency at Galt (current account)	10,467 92
Merchants' Bank, agency at Galt (savings account)	10,926 13
Bank of Commerce, agency at Galt (savings account)	5,000 00
Imperial Bank, agency at Galt (savings account)	5,000 00

Cash in agents' hands	2,955 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	234,748 00
Amount of interest accrued	7,999 35
Amount of unearned part (50 per cent.) of premiums paid for re-in- surance of cash risks in force at 31st December, 1913	5,827 99
Office furniture, etc. Written off	\$961 50
Total assets	\$829,946 37

LIABILITIES.

Amount of supposed or reported loss	\$3,375 91
Amount of unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	88,354 58
Amount of balance due on agents' bonus	2,990 31
Total liabilities	\$94,720 80

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$43,017 87
Cash received as fixed payments of 1913	\$76,215 70
“ fixed payments for years prior to 1913	2,030 00
“ premiums on cash system	96,766 00
“ agents' balances of 1912 received in 1913	964 11
“ interest	23,406 31
“ rents	968 36
“ re-insurance on losses	9,834 07
“ transfer fees	240 00
“ from mortgage and debenture investments (not extended)	\$29,149 90
Total receipts	\$210,424 55

EXPENDITURE.

Expenses of management:	
Amount paid for commission and bonus to agents	\$26,064 13
“ fuel and light	286 51
“ license fee and statutory assessment	259 94
“ printing, stationery and advertising	1,514 52
“ taxes (Government and Municipal)	1,239 92
“ salaries, directors' and auditors' fees	15,150 00
“ travelling expenses	843 52
“ postage, telephone, telegrams and express	1,110 78
“ investigation of claims	763 11
“ caretaker	208 00
“ incidentals	1,958 63
Expenses of management	\$49,399 06

Miscellaneous payments:

Cash paid for losses which occurred during 1913	90,372 77
" losses which occurred prior to 1913	4,149 51
" re-insurance premiums	18,896 13
" rebate, abatement and returned premiums	5,132 48
" refund to members	15,604 72
" endowment of R. S. Strong Memorial	1,000 00
" Office furniture	961 50
" automobile	809 80
" purchase of securities (not extended) ..	\$50,770 54

Total expenditure	<u>\$186,325 97</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1913

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$5,788,931 67	\$5,788,931 67
Cash	\$4,008,649 78	15,758,151 17	19,766,800 95
Totals	\$4,008,649 78	\$21,547,082 84	\$25,555,732 62

Re-insurance.

Cash system	\$383,675 73	\$1,614,197 10	\$1,997,872 83
Net risks carried by Company 31st December, 1913	\$3,624,974 05	\$19,932,885 74	\$23,557,859 79

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1912	3,183	\$5,790,820 67
Policies new and renewed during 1913	1,147	2,103,351 00
Gross number during 1913	4,330	\$7,894,171 67
Less expired and cancelled in 1913	1,206	2,105,240 00
Net risks in force on mutual system, 31st December, 1913	3,124	\$5,788,931 67

Cash System.	Number.	Amount.
Policies in force, 31st December, 1912	12,001	\$18,415,929 05
Policies new and renewed during 1913	5,617	9,092,129 32
Gross number during 1913	17,618	\$27,508,058 37
Less expired and cancelled in 1913	5,128	7,741,257 42
Net risk in force, on cash system, 31st December, 1913	12,490	\$19,766,800 95

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$386,919 00
Amount of premium notes, after deducting all payments thereon and assessments levied	234,748 00
Amount of premium notes received during the year 1913	137,138 00
Payments on premium notes of 1913 including all sums credited on said premium notes:	
Paid up to 31st December, 1913	27,427 60

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Davidson	Stratford, Ont.
G. C. McPherson, K.C.	Stratford, Ont.
Geo. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
J. A. Robertson, M.D.	Stratford, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. C. McPherson, K.C., Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	\$50,000 00
Unassessed premium note capital	176,726 65

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$11,164 20
Cash value of mortgages	194,662 00
Value of debentures (\$50,000 Ontario Government deposit)	220,504 43
Cash at Head Office	5,718 14
Cash in Royal Bank, Stratford	1,458 44
Cash in Canadian Bank of Commerce, Stratford, Ont.	4,759 36
Cash in Merchants' Bank, Stratford	3,023 36
Cash in agents' hands acknowledged by them to be due, and considered good	5,202 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied	176,726 65
Amount of re-insurance on losses	113 66
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1913	5,791 35
Total assets	<u>\$629,124 13</u>

LIABILITIES.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1913	\$72,512 71
Amount of losses supposed or reported	825 27
Amount of losses resisted	1,000 00
Total liabilities	\$74,337 98

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	..\$18,484 73
Cash received as fixed payments due in 1913	\$59,280 19
“ for premiums on cash system	88,214 37
“ for interest	19,966 56
“ for re-insurance on account of losses	17,450 79
“ extra premiums and endorsement fees	664 02
“ agents' balances of 1912 received in 1913	1,367 64
“ from investments (not extended)	\$13,856 52
Total receipts	\$186,943 57

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$28,683 36
“ law costs	259 59
“ statutory assessment and license	275 06
“ investigation and adjustment of claims	1,192 23
“ taxes (Government and Municipal)	502 52
“ salaries, directors' and auditors' fees	14,960 70
“ printing, stationery and advertising	2,171 12
“ travelling expenses	369 65
“ postage, telephone, telegrams and express	901 18
“ fuel and light	146 79
“ exchange	42 34
“ caretaker	161 50
“ mercantile agency	50 00
“ water rates	11 90
“ office furniture	220 00
“ building repairs	39 38
“ rent	100 00
“ premium on bonds	47 50
“ sundry supplies and expenses	139 20
Total expenses of management	\$50,274 02

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	3,544 70
“ losses which occurred in 1913	73,819 56
“ re-insurance	17,188 78

"	rebates	6,062 59
"	addition to building	323 68
"	rent collected	32 34
"	investments (not extended)	\$53,079 85
Total expenditure		<u>\$151,245 67</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual		\$10,609,484 00	\$10,609,484 00
Cash	\$3,712,277 00	12,624,530 00	16,336,807 00
Totals	\$3,712,277 00	\$23,234,014 00	\$26,946,291 00

Re-insurance.

Mutual		\$1,448,631 00	\$1,448,631 00
Cash	\$470,327 00	1,089,191 00	1,559,518 00
Total	\$470,327 00	\$2,537,822 00	\$3,008,149 00

Net risks carried by Company, 31st December, 1913	\$3,241,950 00	\$20,696,192 00	\$23,938,142 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1912	5,352	\$10,273,127 00
Policies new and renewed during 1913	1,952	3,975,494 00
Gross number during 1913	7,304	\$14,248,621 00
Less expired and cancelled in 1913	1,992	3,633,137 00
Net risks in force on mutual system, 31st December, 1913	5,312	<u>\$10,609,484 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	13,153	\$15,491,806 00
Policies new and renewed during 1913	7,410	9,222,000 00
Gross number during 1912	20,563	\$24,713,806 00
Less expired and cancelled in 1912	7,007	8,376,999 00
Net risks in force on cash system, 31st December, 1913	13,556	<u>\$16,336,807 00</u>

BUSINESS TRANSACTED BY COMPANY.

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$286,201 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	176,726 65
Amount of premium notes received during the year 1913	107,158 57
Cash paid up to 31st December, 1913	21,427 72

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Snider	Waterloo, Ont.
Geo. Diebel	Waterloo, Ont.
James Livingston	Baden, Ont.
Allan Bowman	Preston, Ont.
J. H. Webb	Waterloo, Ont.
Frank Haight	Waterloo, Ont.
J. L. Wideman	St. Jacob's, Ont.
J. Howard Simpson	Guelph, Ont.
P. E. Shantz	Preston, Ont.

Officers:

William Snider, President	Waterloo, Ont.
George Diebel, Vice-President	Waterloo, Ont.
Frank Haight, Secretary	Waterloo, Ont.

Auditors:

J. M. Scully	Berlin, Ont.
Richard Roschmann	Waterloo, Ont.

Unassessed premium note capital, \$259,977.32.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$25,000 00
" mortgages	13,050 00
" bonds, debentures and securities (\$50,000 Ontario Govern- ment deposit	481,703 99
Cash on hand at head office	3,097 04
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (current account)	9,499 56
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo (savings account)	10,043 15
Cash in agents' hands acknowledged by them to be due and considered good	7,587 36
Amount of short date notes or due bills	1,136 48

Amount of premium notes in force after deducting all payments thereon and assessments levied	259,977 32
Amount of unearned part (50 per cent.) of premiums paid for re-insurance or risks on cash system in force at 31st December, 1913	6,895 55
Amount of accrued interest	13,713 62
Office furniture and Goad's plans (not extended)	\$14,662 60
Total assets	\$831,704 07

LIABILITIES.

Amount of unpaid losses	\$5,700 00
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913..	128,865 65
Total liabilities	\$134,565 65

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$16,721 90
Cash received for agents' balances of 1912 paid in 1913	\$9,114 68
" fixed payments of 1913	85,218 44
" rents	1,580 00
" premiums on cash system	126,912 30
" interest	28,055 20
" transfer fees	379 00
" additional premiums	1,714 81
" re-insurance on losses	21,159 75
" bills receivable	481 33
" from matured investments (not extended)	\$24,478 62
Total receipts	\$274,615 51

EXPENDITURE.

Expenses of management:

Amount paid for commission on bonus to agents	\$32,980 39
" law costs	891 93
" fuel and light	306 50
" investigation and adjustment of claims	2,266 68
" interest	312 95
" statutory assessment and license fee	404 33
" taxes (Government and Municipal)	1,126 85
" printing, stationery and advertising	2,929 67
" salaries, directors' and auditors' fees	19,613 70
" postage, telephone, telegrams and express	1,476 79
" exchange	381 61
" travelling expenses	1,074 10
" janitor	213 25
" repairs	343 64
" other expenses	1,253 58

Total expenses of management	\$65,575 97
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	29,293 43
" losses which occurred during 1913	133,817 24
" re-insurance	27,925 55
" rebate, abatement and returned premiums	13,232 00
" other expenditure	432 09
" investments (not extended)	\$22,900 00
Total expenditure	<u>\$270,276 28</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$10,684,659 00	\$10,684,659 00
Cash	\$3,954,908 00	25,616,766 00	29,571,674 00
Total	\$3,954,908 00	\$36,301,425 00	\$40,256,333 00

Re-insurance.

Mutual . . . . .	.....	\$1,676,734 00	\$1,676,734 00
Cash	\$280,121 00	1,251,274 00	1,531,395 00
Total	\$280,121 00	\$2,928,008 00	\$3,208,129 00

Net risks carried by Company, 31st December, 1913

\$3,674,787 00 \$33,373,417 00 \$37,048,204 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	4,757	\$10,598,167 00
Policies new and renewed during 1913	1,906	3,760,891 00
Gross number during 1913	6,663	\$14,359,058 00
Less expired and cancelled in 1913	1,999	3,674,399 00
Net risks in force on mutual system, 31st December, 1913	4,664	<u>\$10,684,659 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	25,344	\$28,485,109 00
Policies new and renewed during 1913	11,557	14,359,126 00
Gross number during 1913	36,901	\$42,844,235 00
Less expired and cancelled in 1913	11,394	13,272,561 00
Net risks in force on cash system, 31st December, 1913	25,507	<u>\$29,571,674 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$427,407 05
Amount of premium notes, after deducting all payments thereon and assessments levied	259,977 32
Amount of premium notes received during the year 1913	151,249 80
Payments on premium notes of 1913 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	30,249 96

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies

having no Joint Stock Capital.

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1913

Name of Company.	Fixed payments of 1913.		Fixed payments of years prior to 1913.		Premiums on cash system.		Agents' balances 1912.		Interest.		Fees licenses and extra premiums.		For losses re-insured.		Rent.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	66,804	06	.....	.....	109,368	24	6,648	50	*21,445	49	.....	.....	13,265	91	.....	.....	1,486	60	219,019	70	41,478	60
Gore District	76,215	70	2,030	00	96,766	00	964	11	23,406	31	.....	.....	9,834	07	968	36	240	00	210,424	55	29,149	90
Perth....	59,280	19	.....	.....	88,214	37	1,367	64	19,966	56	.....	.....	17,450	79	.....	.....	664	02	186,943	57	13,856	52
Waterloo	85,218	44	.....	.....	126,912	30	9,114	68	28,035	20	2,093	81	21,159	75	1,580	00	481	33	274,615	51	24,478	62
Totals	287,519	29	2,030	00	421,260	91	18,094	93	92,873	56	2,093	81	61,710	52	2,548	36	2,871	95	891,003	33	108,963	64

* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Expenses of Management.						Refund to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.														
Economical.....	28,405	69	77	95	265	91	265	91	23,373	75	52,123	30	.....	.....	872	28	175,009	58	45,800	00
Gore District.....	26,064	13	.....	.....	259	94	259	94	23,074	99	49,399	06	15,604	72	2,771	30	186,325	97	50,770	54
Perth	28,683	36	259	59	275	06	275	06	21,056	01	50,274	02	.....	.....	356	02	151,245	67	53,079	85
Waterloo.....	32,980	39	891	93	404	33	404	33	30,986	37	65,575	97	.....	.....	432	09	270,276	28	22,900	00
Totals	116,133	57	1,229	47	1,205	24	1,205	24	98,491	12	217,372	35	15,604	72	4,431	69	782,857	50	172,550	39

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Bills receivable, short date notes, or due bills.		Unassessed premium notes.		Re-insurance on losses.		Unearned part (50%) of premiums paid for re-insurance force at 31st Dec., 1913.		All other assets.		Total.		Goad's plans, office furniture, etc. (not extended).		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Economical	43,500	00	357,446	14	7,494	50	54,962	11	6,031	88	.....	.....	215,574	50	.....	.....	12,711	40	.....	.....	697,740	53	.....	5,000	00
Gore District.....	22,500	00	510,419	77	7,999	35	45,495	81	2,955	45	.....	.....	234,748	00	.....	.....	5,827	99	.....	.....	829,946	37	.....	961	50
Perth	11,164	30	415,166	43	.....	.....	14,959	30	5,202	44	.....	.....	176,726	65	113	66	5,701	35	.....	.....	629,424	13	.....	.....	.....
Waterloo	25,000	00	494,753	99	13,713	62	22,639	75	7,587	36	1,136	48	259,977	32	.....	.....	6,895	55	.....	.....	831,704	07	.....	4,662	60
Totals.....	102,164	30	1,777,786	35	29,207	47	138,076	97	21,777	13	1,136	48	887,026	47	113	66	31,226	29	.....	.....	2,988,515	10	.....	10,624	10

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore District, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Losses unpaid at 31st December, 1913, though subsequently discharged.		Unearned premium on cash system risks, calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of policies.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical	4,400	00	90,388	48	.....	.....	94,788	48	20,246	.....	23,467,370	00
Gore District	3,375	91	88,354	58	2,990	31	94,720	80	15,614	.....	23,557,859	79
Perth	1,825	27	72,512	71	.....	.....	74,337	98	18,868	.....	23,838,142	00
Waterloo	5,700	00	128,865	65	.....	.....	134,565	65	30,171	.....	37,048,204	00
Totals.....	15,301	18	380,121	42	2,990	31	398,412	91	84,899	.....	108,011,575	79

The Government deposits at date of publication are as follows : Economical, \$50,000 ; Gore, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Frank Russill	Toronto, Ont.
J. F. Eby	Toronto Ont.
Col. W. C. McDonald	Toronto, Ont.
Peleg Howland	Toronto, Ont.
R. S. Waldie	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.
Elias Rogers	Toronto, Ont.
Theron Gibson	Toronto, Ont.

Officers:

J. F. Eby, President	Toronto, Ont.
Peleg Howland, Vice-President	Toronto, Ont.
Jno D. Chipman and Jos. Walmsley, Joint Managers.....	Toronto, Ont.
Arthur Dwyer, Secretary	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
J. Ernest Hounsom	Toronto, Ont.

Authorized capital stock	\$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	12,000 00
Unassessed premium note capital	9,024 69

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Call loans on municipal debentures	\$35,930 00
Municipal debentures owned (Government deposit \$2,000.00)	14,388 97
Cash at head office	1,257 49
Cash in Standard Bank, Toronto	20,526 09
Cash on deposit, Canada Permanent Mortgage Corporation	5,328 21
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	10,000 00

Amount of premium notes in force, after deducting all payments thereon, and assessments levied	\$9,024 69	
Less residue of premium notes for re-insurance	699 41	
		8,325 28
Cash in agents' hands		2,186,04
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1913		2,351 46
Amount of accrued interest		204 73
Goad's plans (not extended)	\$1,677 74	
Total assets		\$100,498 27
Subscribed capital stock uncalled		\$43,650 00

LIABILITIES.

Amount of losses adjusted	\$558 74
Amount of supposed or reported losses	1,019 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	18,622 91
Total liabilities to public	\$20,200 65
Liabilities to shareholders:	
Paid up stock	\$43,650 00

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$15,083 56	
Cash received for fixed payments, 1913		\$8,798 33
" fixed payments due in prior years		1,276 41
" premiums on cash system		35,953 23
" interest		4,614 36
" re-insurance on losses		2,784 23
" commission		48 46
" rebate		4 10
" on account of debentures and loans on debentures (not extended)	\$50,941 98	
" re-insurance premiums		251 56
Total		\$53,730 68

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$9,321 14
" investigation and adjustment of claims	1,008 71
" statutory assessment and license fee	57 81
" rent	400 00
" salaries, directors' and auditors' fees	3,549 39
" printing, stationery and advertising	486 11
" postage, telephone, telegrams and express	306 11
" taxes (Government and Municipal)	116 65

"	law costs	37 50
"	interest refunded	279 90
"	Travelling expenses	237 40
"	other expenses	5 00

Total expenses of management	\$15,805 72
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Miscellaneous payments:

Cash paid for losses which occurred during 1913	16,756 03
" re-insurance	5,914 34
" rebates	3,393 76
" dividends	2,182 50
" investments (not extended) \$48,592 08	

Total	\$44,052 35
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913

System.	One year or less.	Three years.	Total.
Mutual	\$682,109 00	.....	\$682,109 00
Cash	2,684,594 00	888,505 00	3,573,099 00
Total	\$3,366,703 00	\$888,505 00	\$4,255,208 00

Re-insurance.

Mutual	\$95,490 00	.....	\$95,490 00
Cash	356,930 00	\$38,483 00	395,413 00
Total re-insurance	\$452,420 00	\$38,483 00	\$490,903 00

Net risks carried by Company, 31st December, 1913

\$2,914,283 00	\$850,022 00	\$3,764,305 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	281	\$662,878 00
Policies new and renewed during 1913	302	702,009 00
Gross number, 1913	583	\$1,364,887 00
Less expired and cancelled in 1913	291	682,778 00
Net risks in force on mutual system, 31st December, 1913	292	\$682,109 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	1,829	\$2,717,377 00
Policies new and renewed during 1913	2,547	3,503,761 00
Gross number during 1913	4,376	\$6,221,138 00
Less expired and cancelled in 1913	1,589	2,648,039 00
*Net risks in force on cash system 31st December, 1913	2,787	\$3,573,099 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$18,049 38
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,024 69
Amount of premium notes received during the year 1913	18,572 98
Payments on the premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	8,798 33
Amount of premium notes given by Company for re-insurance..	\$1,398 82
Less paid thereon	699 41
Residue of premium notes given by Company for re-insurance..	\$699 41

*In Ontario, \$3,515,849.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1913.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			\$	\$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Brock, W. R.	Toronto	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F.	"	50	3,000	1,500
Elliot, W. S.	"	10	600	300
Elliot, C. J.	"	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited .	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	50	3,000	1,500
Ince, Wm., Estate	"	10	600	300
McKinnon, S. F.	"	50	3,000	1,500
Macdonald, Col. W. C.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Phillips, F. J., Estate	"	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L.	"	25	1,500	750
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Scott, Hugh, Estate	"	60	3,600	1,800
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan	Winnipeg	10	600	300
Wood, Hon. S. C.	Toronto	35	2,100	1,050
Walmsley, Thomas, Estate	"	50	3,000	1,500
Totals .....	.....	1,455	87,300	43,650

HAMILTON FIRE INSURANCE COMPANY CASH MUTUAL AND STOCK.*

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the year 1914.

Directors.

Geo. F. Webb	Hamilton, Ont.
Will W. Main	Hamilton, Ont.
James Dunlop	Hamilton, Ont.
H. N. Kittson	Hamilton, Ont.
W. J. Aitchison	Hamilton, Ont.
W. H. Ballard	Hamilton, Ont.
George H. Milne	Hamilton, Ont.
George E. Fisher	Freeman, Ont.
Russell T. Kelley, ...	Hamilton, Ont.
Wm. Lees, Jr., ...	Hamilton, Ont.

Officers:

George F. Webb, President	Hamilton, Ont.
Will W. Main, 1st Vice-President	Hamilton, Ont.
James Dunlop, 2nd Vice-President	Hamilton, Ont.
Russell T. Kelley, General Manager and Secretary	Hamilton, Ont.

Auditor:

Sinclair G. Richardson	Hamilton, Ont.
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Authorized capital stock	**\$300,000 00
Subscribed capital	173,400 00
Paid on calls	34,630 00
Paid in advance of calls	80 00
Unassessed premium note capital	17,108 57
Deposit at Provincial Treasury	†16,276 70

STATEMENT FOR THE YEAR ENDING, 31ST DECEMBER, 1913.

ASSETS.

Value of real estate, less incumbrances	\$18,000 00
Amount of municipal debentures (Ontario Govt. deposit, \$16,276.70)	\$19,724 39
Amount of mortgages on real estate	19,000 00
	38,724 39
Cash on hand at head office	3,042 40
Cash in Bank of Hamilton, Saving Department, Hamilton	82 12
Cash in Bank of Hamilton (Current acct.)	3,229 49
Cash in Dominion Bank, Hamilton, Savings Department	524 27

*Name changed by Order-in-Council, dated 7th May, A.D. 1912, to "Hamilton Fire Insurance Company Cash Mutual and Stock."

**Authorized capital stock was, by Order-in-Council, dated 7th May, 1912, increased from \$100,000 to \$300,000.

†Since increased to \$19,386.15.

Cash in agents' hands acknowledged by them to be due and considered good	\$5,833 94
Amount of premium notes in force after deducting all payments thereon and assessments levied	17,108 57
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1913	6,344 29
Amount accrued interest	621 82
Amount of office furniture and safe, Goad's plans and stationery (not extended)	\$1,960 82
Total assets	<u>\$93,511 29</u>
Uncalled subscribed capital stock	<u>\$138,690 00</u>

LIABILITIES.

Amount of interest accrued	\$175 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	35,906 50
Total liabilities	<u>\$36,081 50</u>
Paid up capital stock	<u>\$34,710 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$14,471 22
Cash received as fixed payments due in 1913	\$5,469 68
" for premiums on the cash system	64,557 22
" for interest	2,200 97
" for additional premiums	2,431 30
" agents' balances of 1912 received in 1913	4,381 29
" for re-insurance on losses	7,658 69
" adjustment expenses, returned from re-insuring Companies	61 00
" rent	775 83
" commission	3,787 41
" calls on capital stock	530 00
" bonus on capital stock	95 00
" from investments (not extended)	\$7,400 00
Total receipts	<u>\$91,948 39</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commissions, bonus and salary	\$14,850 15
" fuel and light	84 77
" investigation and adjustment of claims	466 89
" interest	269 75
" Statutory assessment and license fee	103 49
" taxes (Government and municipal)	429 40

Cash paid for travelling expenses.....	\$390 36
“ rent	746 67
“ salaries, directors' and auditors' fees	6,721 50
“ printing, stationery and advertising	2,130 35
“ postage, telephone, telegrams and express	513 73
“ other expenses	783 40

Total expenses of management	\$27,490 46
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Miscellaneous payments:

Cash paid for losses which occurred during 1913	32,770 26
“ losses which occurred prior to 1913	2,002 56
“ re-insurance	11,449 87
“ rebates	7,234 21
“ dividends	2,094 11
“ office furniture and fixtures	236 04
“ Goad's plans	123 82
“ insurance on office building	40 00
“ for investments (not extended)	\$23,500 00

Total expenditure	\$83,441 33
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual		\$379,228 11	\$379,228 11
Cash	\$3,192,708 60	6,734,481 79	9,927,190 39
Totals	\$3,192,708 60	\$7,113,709 90	\$10,306,418 50

Re-insurance.

Cash	\$695,968 39	\$428,225 00	\$1,124,193 39
Net risks carried by Company 31st December, 1913	\$2,496,740 21	\$6,685,484 90	\$9,182,225 11

MOVEMENT IN RISKS.

System of Insurance.—Mutual.

	Number.	Amount.
Policies in force 31st December, 1912	271	\$361,443 57
Policies new and renewed during 1913	291	387,463 00
Gross number during 1913	562	\$748,906 57
Less expired and cancelled in 1913	275	369,678 46
Net risks in force on mutual system, 31st December, 1913	287	\$379,228 11

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	8,577	\$7,726,083 04
Policies new and renewed during 1913	7,111	7,013,316 87
Gross number during 1913	15,688	\$14,739,399 91
Less expired and cancelled in 1913	5,183	4,812,209 52
Net risks in force on cash system, 31st December, 1913	10,505	\$9,927,190 39

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$27,900 87
Amount of premium notes, after deducting all payments thereon and assessments levied	17,108 57
Amount of premium notes received during the year 1913	27,439 50
Payment of premium notes of 1913, including all sums credited on said premium notes:	
Paid up to 31st December, 1913	2,051 14

CALLS ON CAPITAL STOCK.

Number of Calls made, 5. Respective dates, 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent; also, subsequently 10 per cent. and 10 per cent. at 3 and 6 months from date subscription, respectively.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			\$	\$
Arnold, Nicholas	Hamilton, Ont.	2	200	40
Almas, C. H.	"	2	200	40
Ante, Gustave	"	2	200	40
Armstrong, J. J.	"	2	200	40
Armes, J. A.	"	2	200	40
Aitchison, W. J.	"	50	5,000	1,000
Ballard, W. H.	"	25	2,500	500
Barr, R. A.	"	25	2,500	500
Bremner, Chas.	"	1	100	20
Beattie, James.	"	5	500	100
Bell, Arthur.	"	2	200	40
Ballard, George W.	"	2	200	40
Bigelow, Arthur.	"	1	100	20
Brown, David.	"	6	600	120
Campbell, R. A.	"	10	1,000	200
Clark, Miss Frank Eva.	"	5	500	100
Chadwick, Frederick.	"	3	300	60
Carroll, William.	"	11	1,100	220
Cheyne, James.	"	4	400	80
Carlson, C. G.	"	2	200	40
Carmichael, D. L.	"	5	500	100
Cummer, John H.	"	10	1,000	200
Cooper, J. C.	Chedoke P.O.	2	200	40
Case, Albert E.	Hamilton, Ont.	10	1,000	200
Cook, Joseph.	"	1	100	20
Cohen, M.	"	4	400	80
Dunlop, James.	"	74	7,400	1,480
Dow, Mrs. Elizabeth.	"	20	2,000	400
Dow, William.	"	20	2,000	400
Dow, Henry.	"	22	2,200	440
Durance, W.	"	2	200	40
Diamond, Sarah W. L.	"	10	1,000	150
Disher, William V.	"	6	600	120
Daniels, Levi.	"	1	100	20
Devenport, William.	"	2	200	40
Davis, C. G.	Freeman P.O., Ont.	10	1,000	200
Daniels, William H.	Hamilton, Ont.	20	2,000	400
Echlin, E. B.	"	2	200	40
Fisher, Geo. E.	Freeman P.O., Ont.	50	5,000	1,000
Fanning, Thomas.	Hamilton, Ont.	10	1,000	200
Gleadow, Charles.	"	3	300	60
Gillies, S.	"	10	1,000	200
Gibb, Otto W.	"	2	200	40
Gummo, H. C.	"	6	600	120
Green, Alfred.	"	3	300	60
Gilmore, John.	"	2	200	40
Houlden, Mrs. Mary.	"	1	100	20
Hannaford, Charles.	"	8	800	160
Hannaford, G. S. S.	"	4	400	80
Hannaford, Mrs. Mary.	"	1	100	20
Hill, R. B.	"	4	400	80
Hill, George.	"	1	100	20
Harding, George.	"	1	100	20
Howard, Samuel.	"	1	100	20
Holmes, William.	"	2	200	40
Hazell, William, Jr.	"	5	500	100

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			\$	\$
Harrison, James.....	Hamilton, Ont.....	5	500	100
Harvey, Joseph.....	".....	2	200	120
Hogarth, E. S.....	".....	4	400	80
Jarvis, Wm.....	".....	6	600	120
Kault, Morris.....	".....	5	500	100
Kelley, Russell T.....	".....	53	5,300	1,060
King, S. S.....	".....	4	400	80
Klein & Binkley	".....	4	400	80
Leckenby, James C.....	".....	1	100	20
Lomas, Joseph W.....	".....	5	500	100
Lyne, Fred. J.....	".....	8	800	160
LeMessurier, D.....	".....	1	100	20
McBride, Mrs Edith B.....	".....	1	100	20
McCutcheon, John A.....	".....	10	1,000	200
McNeil, James.....	".....	14	1,400	280
McKenzie, A. M.....	".....	4	400	80
McGrath, William.....	".....	2	200	40
Milne, G. H.....	".....	30	3,000	600
Main, Will W.....	".....	50	5,000	1,000
Main, James.....	".....	6	600	120
Martin, H. A.....	".....	1	100	20
Mulveney, William.....	".....	10	1,000	200
Monteith, George R.....	".....	2	200	40
Mack, John.....	".....	5	500	100
Marshall, James.....	".....	12	1,200	240
Morris, Joseph.....	".....	4	400	80
New, Henry.....	".....	30	3,000	600
Oliver, C.....	".....	1	100	20
Patterson, J. L.....	Chedoke, Ont.....	10	1,000	200
Press, R. F. & Son.....	Hamilton, Ont.....	5	500	100
Plant, Charles.....	".....	1	100	20
Penfold, Jos.....	".....	1	100	20
Philp, C.....	".....	2	200	40
Poag, J.....	".....	10	1,000	200
Powis, Mrs. Elizabeth.....	".....	2	200	40
Perry, G. B.....	".....	12	1,200	240
Robertson Bros.....	".....	2	200	40
Ross, James W.....	".....	2	200	40
Richardson, Geo. H.....	".....	1	100	20
Reynolds, R. E.....	".....	1	100	20
Roussel, Thos. J.....	".....	4	400	80
Robbins, O. W.....	".....	9	900	180
Robbins, Chas.....	".....	4	400	80
Rastrick, E. L.....	".....	2	200	40
Rennie, Miss H. H.....	".....	10	1,000	200
Smith, Clara E.....	".....	2	200	40
Smith, Jas. F.....	".....	5	500	100
Spicer, Henry E.....	".....	10	1,000	200
Spera, R. B.....	".....	2	200	40
Smye, William, Jr.....	".....	2	200	40
Soper, Robert.....	".....	4	400	80
Shuart, John F.....	".....	1	100	20
Stevens, William A.....	".....	2	200	40
Siderski, H.....	".....	10	1,000	200
Thomson, Alex.....	".....	1	100	20
Taylor, Fred.....	".....	23	2,300	460
TenEyck, A. B.....	".....	5	500	100
Truscott, John T.....	".....	1	100	20
Truscott, Mrs. Catharine.....	".....	2	200	40
Tufford, L. A.....	".....	4	400	80
Torrance, Hugh.....	".....	2	200	40

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			\$	\$
Taylor, Henry	Hamilton, Ont.....	2	200	40
Tyrrell, J. W.....	"	10	1,000	200
Turnbull, Jas.....	"	10	1,000	200
Venattor, William L.	"	2	200	40
Venattor, Jacob	"	2	200	40
Webb, George F.....	"	738	73,800	14,760
Webb, Thomas.....	"	5	500	100
West C.....	"	10	1,000	200
Walker, F. H.....	"	1	100	20
Williams, J. M.....	"	3	300	60
Woodhall, A. W.....	"	8	800	160
Woodhall, William	"	1	100	20
Weatherill, Geo. L.....	Chedoke, P.O.	1	100	20
Wilson, John	Hamilton, Ont.....	10	1,000	200
Totals .....	.....	1,734	173,400	34,710

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

J. D. Chipman	Toronto, Ont.
Jos. Walmsley	Toronto, Ont.
Thos. Flynn	Toronto, Ont.
J. G. Scott, K.C., ...	Toronto, Ont.
Hugh Blain	Toronto, Ont.
G. L. Smith	Toronto, Ont.

Officers:

J. D. Chipman, President	Toronto, Ont.
Jos. Walmsley, Vice-President	Toronto, Ont.
Jos. Walmsley	} Joint Managers
J. D. Chipman	
F. E. Dingle, Sec'y-treas.	Toronto, Ont.

Auditors:

A. C. Neff, C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock	\$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in Cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	20,000 00
Unassessed premium note capital	14,425 35

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Mortgages on real estate	\$37,550 00
Municipal debentures owned	39,571 78
Call loans on municipal debentures	38,342 00
Cash on hand	3,121 45
Cash on deposit to Company's credit in Imperial Bank, Toronto	21,465 95
Cash Canada Permanent Mortgage Corporation	5,110 25
Cash in agents' hands	3,589 97

Premium notes in force after deducting all payments thereon and assessments levied	\$14,425 35	
Less residue of premium notes given for re-insurance	3,529 74	
		10,895 61
Interest accrued		1,248 85
Amount of unearned part (50 per cent.) of premiums paid for re-insur- ance of risks on cash system in force at 31st December, 1913		11,288 60
Goad's plans (not extended)	\$1,700 60	
Total		\$172,184 46
Subscribed capital uncalled		\$50,000 00

LIABILITIES.

Amount of losses adjusted	\$389 28
Amount of losses supposed or reported	1,009 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1913	39,039 35
Total liabilities	\$40,437 63
Paid up Capital Stock	\$50,000 00

CASH RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$26,434 26	
Cash received as fixed payments of 1913		\$12,488 58
" for premiums on cash system		64,856 09
" for interest		6,767 70
" for plate glass insurance		6,497 93
" agents' balances of 1912, received in 1913		4,798 73
" re-insurance on losses		6,969 51
" commission		2,700 96
" rebate		25 55
" call loans repaid (not extended)	\$87,481 13	
Total		\$105,105 05

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$16,828 89
" statutory assessment, license fees	114 41
" printing, stationery and advertising	959 79
" salaries, directors' and auditors' fees	4,216 25
" investigation and adjustment of claims	1,680 68
" postage, telegrams and express, etc.	360 79
" rent	475 00
" interest refunded	294 62
" taxes (Government and Municipal)	204 95
" other expenses	5 00

Total expenses of management \$25,140 38

Miscellaneous payments:

Cash paid for fire losses which occurred during 1913	23,238 20
" losses which occurred prior to 1913	1,719 63
" plate glass losses, 1913	2,714 50
" re-insurance	25,642 68
" rebate, abatement and returned premiums	7,392 39
" investments (not extended)	\$99,475 01
" dividends	4,000 00
Total expenditure	\$89,847 78

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual	\$1,111,133 00	.....	\$1,111,133 00
Cash	4,863,192 00	\$3,000,226 68	7,863,418 68
Totals	\$5,974,325 00	3,000,226 68	\$8,974,551 68

Re-insurance.

Mutual	\$404,352 00	.....	\$404,352 00
Cash	1,585,378 00	\$426,411 00	2,011,789 00
Totals	\$1,989,730 00	\$426,411 00	\$2,416,141 00

Net risks carried by Company 31st Decem-

ber, 1913	\$3,984,595 00	\$2,573,815 68	\$6,558,410 68
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MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1912	328	\$1,078,888 00
Policies new and renewed during 1913	352	1,127,433 00
Gross number during 1913	680	\$2,206,321 00
Less expired and cancelled in 1913	337	1,095,188 00
Net risks in force on mutual system 31st December, 1913	343	\$1,111,133 00

Fire Risks—Cash System.

Policies in force December, 1912	4,697	\$7,102,966 68
Policies new and renewed during 1913	3,635	6,810,195 00
Gross number, 1913	8,332	\$13,913,161 68
Less expired and cancelled in 1913	3,242	6,049,743 00
*Net risks in force on cash system, 31st December, 1913	5,090	\$7,863,418 68

*Ontario risks. \$7,758,566.00.

Plate Glass Risks.

	Number	Amount
Policies in force 31st December, 1912	859	\$73,295 10
Policies new and renewed during 1913	392	38,987 58
Gross number during 1913	1,251	\$112,282 68
Less expired and cancelled in 1913	445	38,914 50
Net risks in force 31st December, 1913	806	\$73,368 18

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$28,850 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,425 35
Amount of premium notes received during the year 1913	29,321 10
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	12,488 58

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance..	7,059 48
Less payments thereon	3,529 74
Residue on premium notes given for re-insurance	\$3,529 74

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904.
 Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Chipman, John D.	Toronto.....	25	2,500	1,250
Coffee & Co.	Toronto.....	50	5,000	2,500
Davies, Wm.....	".....	50	5,000	2,500
Dingle, F. E.....	".....	130	13,000	6,500
Doyle, Mrs. Annie. L.....	New York.....	2	200	100
Fortner, C. H. C.....	Toronto.....	30	3,000	1,500
MacLennan, Hon. James.....	".....	50	5,000	2,500
MacLennan, E. M., estate of.....	".....	25	2,500	1,250
Smith, Prof. Goldwin, estate.....	".....	50	5,000	2,500
Smith, Goldwin Larratt.....	".....	60	6,000	3,000
Smith, A. L., Ex. late C. R. Smith..	London.....	10	1,000	500
Strathcona and Mount Royal, Lord.	Montreal.....	50	5,000	2,500
Scott, J. G., K.C.....	Toronto.....	50	5,000	2,500
Scott, James.....	".....	25	2,500	1,250
Scott, Robert T.....	".....	25	2,500	1,250
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull.....	".....	25	2,500	1,250
Scott R. F. and J., in trust for Catharine Scott.....	".....	25	2,500	1,250
Scott & Walmsley, Limited.....	".....	50	5,000	2,500
Smith, Rev. Lennox Ingal.....	Ottawa.....	50	5,000	2,500
Scott and Walmsley, estates.....	Toronto.....	133	13,300	6,650
Walmsley, Thos., estate.....	".....	50	5,000	2,500
Walmsley, Jos.....	".....	35	3,500	1,750
Total.....	.....	1,000	100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

D. Hibner	Berlin, Ont.
David Carlyle	Toronto, Ont.
W. VanDusen	Toronto, Ont.
Judge Edward Morgan	Toronto, Ont.
A. M. Aletter	Toronto, Ont.
A. Taylor	Galt, Ont.
W. R. Tudhope	Toronto, Ont.
R. Vanstone	Wingham, Ont.
G. H. Orme	Dunnville, Ont.

Officers:

D. Hibner, President	Berlin, Ont.
W. Van Dusen, Vice-President	Toronto, Ont.
W R Tudhope, Vice-President and Joint Manager	Toronto, Ont.
Adolph M. Aletter, Secretary and Joint Manager	Toronto, Ont.

Auditors:

E. J. Howson, C.A.	Toronto, Ont.
Roy Macpherson, C.A.	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed	100,000 00
Paid up	50,000 00
Unassessed premium note capital	1,803 88
Deposited in the Provincial Treasury	16,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value, bonds, debentures, securities	\$15,085 84
Cash on hand at Head Office	170 00
Cash in Metropolitan Bank, Toronto, deposit receipts (Government deposit)	6,000 00
Cash in Metropolitan Bank, Toronto (current account)	7,187 71
Cash in agents' hands acknowledged by them to be due and considered good (net)	3,529 76

Amount of premium notes in force, after deducting all payments thereon and assessments levied	1,803 88
Amount due for re-insurance on losses	471 06
Amount unpaid of assessments which were levied during 1913	1,253 62
Unearned part (50 per cent) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1913	1,769 72
Total assets	\$37,271 59
Uncalled subscribed capital stock	\$50,000 00

LIABILITIES.

Unearned premium, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	\$20,790 44
Unpaid rebates	263 93
Re-insurance premiums unpaid	12 47
Total liabilities	\$21,066 84
Amount of paid-up capital stock	\$50,000 00

RECEIPTS.

Cash balances at 31st December, 1912 (not extended)	\$22,265 51
Cash received as fixed payments of 1913	\$3,613 06
" assessments on premium notes in 1913	11,061 56
" premiums on cash system	40,911 35
" interest	875 19
" re-insurance on fire losses	4,473 12
" calls on capital stock	23,336 05
" for sundry commissions	61 83
" rebates adjustment	8 97
" refund travelling expenses	125 05
" advanced by Equity Fire Insurance Co.	505 28
Total receipts	\$84,971 46

EXPENDITURE.

Expenses of management:

Cash paid for commissions or allowances to agents	\$18,221 76
" investigation and adjustment of claims	344 84
" law costs	723 86
" statutory assessment and license fee	67 57
" discount and exchange	183 53
" printing, stationery and advertising	133 65
" salaries, directors' and auditors' fees	801 67
" postage, telegrams and express	32 40
" travelling expenses	125 05

Cash paid for taxes (Government and Municipal)	316 96
" other expenses	65 50
Total expenses of management	\$21,016 79

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$4,037 75	
" losses which occurred during 1913	8,442 04	
		12,479 79
" re-insurance		3,963 35
" rebate		4,214 13
" repayment of loans		34,234 98
" purchase assets, Independent Fire Insurance Co.		2,500 00
" inspector		145 00
" purchase of investments, debentures, mortgages and other securities (not extended)	\$15,325 22	
Total expenditure		\$78,554 04

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual		\$318,632 00	\$318,632 00
Cash system	\$1,256,586 00	\$2,790,444 00	4,047,030 00
Total at risk	\$1,256,586 00	\$3,109,076 00	4,365,662 00

Re-insurance in Companies other than Equity.

Re-insured mutual system		\$66,334 00	
Re-insured cash system	\$237,912 00	131,392 00	
Total re-insurance	\$237,912 00	\$197,726 00	\$435,638 00

Net risks in force at 31st December, 1913			
re-insurance in Equity			\$3,930,024 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	188	\$308,932 00
Policies new and renewed during 1913	16	21,600 00
Gross number during 1913	204	\$330,532 00
Less expired and cancelled in 1913	10	11,900 00
Net risks in force on mutual system, 31st December, 1913	194	\$318,632 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	2,029	\$1,841,570 00
Policies new and renewed during 1913	2,208	2,686,261 00
Gross number during 1913	4,237	\$4,527,831 00
Less expired and cancelled in 1913	505	480,801 00
Net risks in force on cash system, 31st December, 1913	3,732	\$4,047,030 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$205 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,803 83
Amount of premium notes received during the year 1912	1,093 45
Amount of premium notes received during the year 1913	211 49

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Aletter, A. M.....	Toronto, Ont.....	83	8,300	4,150
Bright, W. D.....	Scaforth, Ont.....	5	500	250
Burkholder, Jacob.....	Stouffville, Ont.....	10	1,000	500
Carlyle, David.....	Toronto, Ont.....	15	1,500	750
Carlyle, Isabel.....	".....	1	100	50
Clarke, W. A.....	".....	2	200	100
Cornell, Dr. E. P.....	".....	10	1,000	500
Ego, Dr. Angus.....	Markdale, Ont.....	20	2,000	1,000
Grant, James.....	Chesley, Ont.....	5	500	250
Henry, Samuel.....	Kincardine, Ont.....	10	1,000	500
Hibner, D.....	Berlin, Ont.....	135	13,500	6,750
Keystone Underwriting & Brokerage Co. Ltd.....	Toronto, Ont.....	278	27,800	13,900
Livingstone, L.....	".....	2	200	100
McLean, Dr. P. D.....	Woodbridge, Ont.....	20	2,000	1,000
Mevins, Herman.....	Buffalo, N.Y.....	20	2,000	1,000
Morgan, Edward.....	Toronto, Ont.....	25	2,500	1,250
Orme, G. H.....	Dunnville, Ont.....	10	1,000	500
Renfrew, W. C.....	Toronto, Ont.....	15	1,500	750
Stevens, Reuben, Estate.....	Stouffville, Ont.....	50	5,000	2,500
Taylor, Alfred.....	Galt, Ont.....	50	5,000	2,500
Torrance, Jas.....	Milverton, Ont.....	20	2,000	1,000
Trueman, Elizabeth.....	Stouffville, Ont.....	10	1,000	500
Tudhope, W. R.....	Toronto, Ont.....	134	13,400	6,700
VanDusen, W.....	".....	50	5,000	2,500
VanDusen, W. E.....	".....	10	1,000	500
Vanstone, R.....	Wingham, Ont.....	10	1,000	500
Totals.....	.....	1,000	\$100,000	\$50,000

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the Year 1914.

Directors.

Lincoln Goldie	Guelph, Ont.
Jas. O. Goldie	Guelph, Ont.
C. B. Watts	Toronto, Ont.
R. McCulloch	Galt, Ont.
R. Northcote	Toronto, Ont.
Geo. E. Goldie	Ayr, Ont.
Geo. Pattison, M.P.P.	Preston, Ont.
Col. J. D. Chipman	Toronto, Ont.
Geo. E. Forbes	Hespeler Ont.

Officers.

Lincoln Goldie, President	Guelph, Ont.
C. B. Watts, Vice-president	Toronto, Ont.
Jno. D. Chipman } Joint Managers	Toronto, Ont.
Jos. Walmsley }	
C. H. C. Fortner, Secy.-Treas.	Toronto, Ont.

Auditors.

A. C. Neff, F.C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	21,239 84
Unassessed premium note capital	41,751 45

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Mortgages	\$33,200 00
Call loans on municipal debentures	42,378 00
Municipal debentures owned (Government deposit \$7,000)	33,717 27
Cash on hand at Head Office	946 98
Cash on deposit in Royal Bank, Toronto	10,644 83
Cash on deposit in Canada Permanent Mortgage Corporation	785 74
Cash in agents' hands	2,418 15
Amount unpaid of fixed payments of 1913	363 95
Amount of premium notes in force after deducting all payments and assessments levied	\$41,751 45
Less residue of premium notes given for re-insurance	8,966 65
	<u>32,784 80</u>
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December	6,285 69
Interest accrued	1,011 98
Due from other companies and persons	610 22
Office furniture and Goad's plans (not extended)	\$2,202 19
Amount due for re-insurance on losses	2,829 76
	<u>\$167,977 37</u>
Capital stock uncalled	<u>\$100,000 00</u>

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	\$22,863 09
Due to other insurance Companies	994 28
Due to Scott and Walmsley, Limited (monthly balance)	1,193 35
Amount of losses adjusted	2,961 67
Amount of losses supposed or reported	3,000 00
	<u>\$31,012 39</u>
Liabilities to stockholders:	
Paid up stock	<u>\$25,000 00</u>

CASH RECEIPTS.

Cash balance, 31st December, 1912 (not extended)	\$18,388 68
Cash received as fixed payments of 1913	\$41,418 70
" fixed payments of prior years	1,616 39

Cash received as premiums on cash system	47,850 13
“ interest during 1913	7,323 41
“ re-insurance on losses	24,954 05
“ re-insurance rebates	3,295 54
“ adjusting expenses on re-insured losses	289 69
“ fire equipment	25 65
“ commission	7,935 23
“ investment (not extended)	\$49,814 50
Total	\$134,708 79

EXPENDITURE.

Expenses of management:

Cash paid for commissions or allowances to agents on cash collections	\$12,434 88
Cash paid for investigation and adjustment of claims	486 01
“ interest	153 67
“ statutory assessment, license fees	82 73
“ travelling expenses	452 66
“ taxes (Government and municipal)	149 44
“ salaries, directors' and auditors' fees	7,982 81
“ printing, stationery and advertising	460 83
“ postage, telephones, telegrams and express	546 32
“ rent	475 00
Total expenses of management (forward)	\$23,224 35

Miscellaneous payments:

Cash paid for losses which occurred during 1913	42,931 68
“ rebate	6,336 70
“ re-insurance	39,906 91
“ dividends to shareholders and mutual policyholders..	3,966 01
“ fire equipment	24 67
“ office furniture	31 84
“ sundries	200 45
“ investments (not extended)	\$73,911 81
Total expenditure	\$116,622 61

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual	\$2,662,577 00	.....	\$2,662,577 00
Cash	2,830,679 00	\$667,925 00	3,498,604 00
Totals	\$5,493,256 00	\$667,925 00	\$6,161,181 00

Re-insurance.

Mutual	\$1,867,767 00	.....	\$1,867,767 00
Cash	1,082,243 00	\$17,000 00	1,099,243 00
Totals	\$2,950,010 00	\$17,000 00	\$2,967,010 00
Net amount in risk, 31st December, 1913	\$2,543,246 00	\$650,925 00	\$3,194,171 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	349	\$2,759,716 00
Policies new and renewed during 1913	443	3,143,574 00
Gross number during 1913	792	\$5,903,290 00
Less expired and cancelled in 1913	461	3,240,713 00
Net risks in force on mutual system, 31st December, 1913	331	\$2,662,577 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	1,152	\$3,188,022 00
Policies taken during 1913, on cash system	1,705	4,471,480 00
Gross number and amount during 1913	2,857	\$7,659,502 00
Less expired and cancelled in 1913	1,415	4,160,898 00
Net risks in force on cash system, 31st December, 1913.....	*1,442	\$3,498,604 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$83,502 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	41,751 45
Amount of premium notes received during the year 1913	84,884 34
Payments on the premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	41,418 70

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance ..	\$18,311 38
Less payment made thereon and cancellation	9,344 73
Residue of premium notes given for re-insurance	<u>\$8,966 65</u>

*On Ontario Risks, \$3,422,297.00.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.
Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1913.
			\$	\$
Baird, A. H.....	Paris.....	10	1,000	200
Barber, John R.....	Georgetown.....	20	2,000	400
Chipman, John D.....	Toronto.....	25	2,500	500
Dingle, F. E.....	Toronto.....	60	6,000	1,200
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W. R., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	20	2,000	400
Fortner, C. H. C.....	Toronto.....	23	2,300	460
Gillies, George.....	Clover Bar, Alta.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	25	2,500	500
Goldie, Jno.....	Guelph.....	30	3,000	600
Goldie, Jas O.....	Guelph.....	20	2,000	400
Goldie, Lincoln.....	Guelph.....	50	5,000	1,000
Goldie & McCulloch Co., Limited ..	Galt.....	60	6,000	1,200
Hall's, Limited.....	Brockville.....	20	2,000	400
Hillborn, A. W.....	Berlin.....	10	1,000	200
Innes, W. P.....	Simcoe.....	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd.	Woodstock.....	20	2,000	400
King Bros.....	Whitby.....	15	1,500	300
Lambert, Annie F.....	Toronto.....	10	1,000	200
McLaughlin, M.....	Toronto.....	25	2,500	500
McNally, E. C.....	Blair.....	10	1,000	200
Neilson, R.....	Montreal.....	25	2,500	500
Noble, Robert, Estate.....	Norval.....	30	3,000	600
Noxon Co., Limited.....	Ingersoll.....	30	3,000	600
Northcote, R.....	Toronto.....	10	1,000	200
O'Neil, Thomas.....	Paris.....	5	500	100
Pattinson, George.....	Preston.....	50	5,000	1,000
Riordon, Chas.....	Montreal.....	50	5,000	1,000
Stewart, Robert.....	Guelph.....	10	1,000	200
Smith, R. H., Estate.....	St. Catharines.....	10	1,000	200
Spink, J. L.....	Toronto.....	60	6,000	1,200
Scott, Hugh, Estate.....	Toronto.....	47	4,700	940
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsley, Thos., Estate.....	Toronto.....	60	6,000	1,200
Walmsey, Joseph.....	Toronto.....	15	1,500	300
Watts, Alfred.....	Brantford.....	25	2,500	500
Watts, Charles B.....	Toronto.....	90	9,000	1,800
Watts, Charles B., in trust.....	Toronto.....	25	2,500	500
Totals.....		1,250	125,000	25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

F. G. Rumball	London, Ont.
T. E. Robson	London, Ont.
B. N. Campbell	London, Ont.
Jas. B. McKillop	London, Ont.
Lt.-Col. Belton	London, Ont.
B. V. Hole	London, Ont.
Wm. Kennedy	London, Ont.
U. A. Buchner	London, Ont.
H. C. McBride	London, Ont.
Dr. C. T. Campbell	London, Ont.
John Thorne	London, Ont.
R. A. Ross	London, Ont.
C. J. Adams	London, Ont.
Jno. E. Thorne	London, Ont.

Officers:

F. G. Rumball President	London, Ont.
T. E. Robson, Vice-President	London, Ont.
B. N. Campbell, Managing-Director	London, Ont.
G. Gordon Cottrell, Acting Treasurer	London, Ont.

Auditors:

A. E. Ferte	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	86,350 00
Called up capital stock	25,905 00
Paid up calls	23,235 00
Paid up in advance of calls	310 00
Unpaid on calls	2,670 00
Unassessed premium note capital	15,860 66
Securities deposited at Provincial Treasury	21,000 00

*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 153, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

NOTE.—The Head Office has, during the year 1914, removed from London to Toronto.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of mortgages	\$4,000 00
Amount of debentures (Ontario Government deposit)	20,000 00
Amount of actual cash at head office	883 09
Amount in Bank of Toronto, London	7,741 64
Amount of cash in agents' hands	2,765 20
Amount of notes or bills one year or more overdue (not extended) \$20 00	
Amount of premium notes after deducting all payments thereon and assessments levied	15,860 66
Amount of unearned part (50%) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1913	6,319 05
Amount due company for re-insurance on losses	500 00
Amount of called but unpaid capital stock	2,670 00
Amount due from other companies	173 78
Amount of office furniture, etc. (not extended)	\$2,738 45
Total assets	<u>\$60,913 42</u>
Subscribed capital stock uncalled	<u>\$60,135 00</u>

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash sys- tem policies in force at 31st December, 1913	\$35,258 08
Amount due for re-insurance premiums	1,323 16
Amount due to sundry agents, etc.	113 19
Amount of losses adjusted	1,216 66
Total liabilities	<u>\$37,911 09</u>
Paid up on capital stock (including \$310.00 paid in advance of calls; and \$2,670.00 unpaid on calls at 31st December, 1913	<u>\$26,215 00</u>
Reserve Fund (10 Edw. VII., c. 158)	<u>\$14,840 28</u>

RECEIPTS.

Cash balance at 31st December, 1912	\$7,741 58
Cash received for transfer fees	\$60 50
“ fixed payments due in 1913	5,019 64
“ premiums on cash system	60,340 70
“ interest	1,121 69
“ re-insurance on losses	11,274 43
“ calls on capital stock	3,466 15
Total receipts	<u>\$81,283 11</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and bonus	\$8,871 85
" law costs	17 10
" investigation and adjustment of claims	323 88
" interest	237 49
" statutory assessment and license fees	111 78
" travelling expenses	287 21
" taxes (Government and Municipal)	311 96
" rent	480 00
" salaries, directors' and auditors' fees	6,265 74
" printing, stationery and advertising	340 81
" postage, telephone, telegrams and express	460 43
" light	8 33
" janitor	34 50
" office expenses	226 00
" mercantile agency	50 00
" guarantee bonds	15 00
" all other expenses	18 15
Total expenses of management	\$18,110 28

Miscellaneous payments:

Cash paid for losses which occurred during 1913	41,721 20
" re-insurance	12,862 05
" rebates and return premiums	7,606 72
" in advance for travelling expenses	99 71
Total expenditure	\$80,399 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual		\$786,456 11	\$786,456 11
Cash	\$2,064,809 92	6,595,829,03	8,660,638 95
Totals	\$2,064,809 92	\$7,382,285 14	\$9,447,095 06

Re-insurance.

Cash	\$754,246 40	\$249,199 04	\$1,003,445 53
Net risks carried by Company, 31st December, 1913	\$1,310,563 43	\$7,133,086 10	\$8,443,649 53

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	449	\$834,171 11
Policies new and renewed during 1913	112	228,430 00
Gross number during 1913	561	\$1,062,601 11
Less expired and cancelled in 1913	146	276,145 00
Net risks in force on mutual system, 31st December, 1913	415	\$786,456 11

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	8,859	\$8,106,859 72
Policies new and renewed during 1912	3,510	3,153,226 93
Gross number during 1912	12,369	\$11,260,086 65
Less expired and cancelled in 1912	2,890	2,599,447 70
*Net risks in force on cash system, 31st December, 1913.....	9,479	\$8,660,638 95

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$26,251 92
Amount of premium notes, after deducting all payments thereon and assessments levied	15,860 66
Amount of premium notes received during the year 1913	8,393 36

CALLS ON CAPITAL STOCK.

Number of calls, three. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912 of 10 per cent. respectively.

*Ontario risks, \$8,660,638.95.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Adams, C. J.....	London	60	3,000	900 00
Aikenhead, Albert.....	London	10	500	150 00
Alton, Ellen.....	Lucknow.....	10	500	150 00
Belton, C. W.....	Kingston.....	10	500	150 00
Bock, H. P.....	London	10	500	150 00
Bryan, Thomas.....	London	95	4,750	950 00
Black, Mac. M.....	Springfield	1	50	15 00
Baker, Thomas.....	London.....	20	2,000	200 00
Bucknell, B. A.....	Ingersoll	10	500	150 00
Bryan, J. H.....	London	25	1,250	250 00
Bentley, Chas. L.....	Tillsonburg.....	3	150	45 00
Buckner, U. A.....	London	12	600	180 00
Cooney, John, Estate.....	Brampton	1	50	15 00
Chapman, Charles B.....	London	5	250	75 00
Campbell, Cl. T.....	London	10	500	150 00
Campbell, B. N.....	London	90	4,500	1,350 00
Campbell, John Kent.	London	10	500	100 00
Cody, Benjamin	Ingersoll	10	500	150 00
Crofts, W. T.....	Dawn Mills.....	1	50	15 00
Corbett, E. C.....	Verschoyle	2	100	30 00
Conn, Thomas	St. Mary's.....	3	150	45 00
Currie, Agnes	Woodstock.....	7	350	105 00
Dyer, John J.....	London	15	750	225 00
Dawson, D. W.....	London	15	750	225 00
Dupee, Reuben	Sarnia.....	10	500	100 00
Dewar, A. A.....	Petrolea.....	20	1,000	300 00
Donald, George.....	Petrolea.....	10	500	150 00
Dupee, Reuben, in trust for R. Delmar	Sarnia.....	5	250	50 00
Downing, John.....	Beachville.....	10	500	150 00
Evans, David and F. L. E.....	Strathroy	10	500	150 00
Escott, T. G. H.....	London	5	500	50 00
Ferte, A. E.....	London	10	1,000	100 00
Fusse, George.....	Kintore	10	500	150 00
Gorman, Wm.....	London	10	500	275 00
Hannah, D. C.....	London	10	500	100 00
Hole, B. V.....	Calgary	60	3,000	600 00
Hyndman, H. K.....	Exeter	8	400	120 00
Houghton, Tom.....	Parkhill.....	1	50	12 50
Hunt, C. B.....	London	2	100	30 00
Hunt, F. C.....	London	2	100	30 00
Heal, C. P.....	London	5	250	50 00
Hunter, Bryce B.....	Toronto	10	500	150 00
Hartley, David.....	Kelowna, B.C.....	10	500	125 00
Honsberger, Jacob.....	Mabee	6	300	90 00
Honsberger, Pauline.....	Mabee	6	300	90 00
Hockaway, Nettie S.	Science Hill.....	5	250	75 00
Heughan, Susan	London	50	2,500	750 00
Jones, H. J.....	London	3	150	75 00
Jeffery, W. H.....	Dereham Centre.....	20	1,000	300 00
Kennedy, Wm.....	London	50	2,500	750 00
Kirkpatrick, Russell T.....	Petrolea.....	20	1,000	300 00
Kirkpatrick, R. T., in trust for Gertrude E.....	Petrolea.....	7	350	105 00
Kern, J. F.....	London	4	200	60 00
Lawson, Frank.....	London	3	150	75 00
Lawrence, Mary A.....	Watford	40	2,000	600 00
Levitt, Elizabeth	Forest	2	100	30 00
Lainchbury, Albert.....	Dereham Centre.....	10	500	150 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Leitch, Lorenzo.....	Eden.....	20	1,000	300 00
Macbeth, Herbert.....	Toronto.....	1	50	15 00
Morgan, John, Estate.....	Kerrwood.....	10	500	150 00
McCully, Maggie.....	London.....	8	800	80 00
McKillop, Jas. B.....	London.....	40	2,000	600 00
McBride, H. C.....	London.....	52	2,600	520 00
McLachlan, J. B.....	Toronto.....	2	100	30 00
McMahen, A. T., Estate of.....	London.....	5	250	50 00
McDougall, Amelia A.....	Copleston.....	6	600	75 00
McLachlan, Margaret.....	Watford.....	20	1,000	300 00
McMillan, John.....	Sykston.....	40	2,000	600 00
McWhirter, Julia R.....	Beachville.....	5	250	75 00
MacCallum, E. C. D.....	Kingston.....	5	250	75 00
Marshall, H. A.....	Tillsonburg.....	2	100	30 00
Minshall, Henry.....	Brownsville.....	3	150	45 00
McAsh, T. J.....	Varna.....	3	150	37 50
MacKay, W. M.....	Courtland.....	1	50	15 00
Marshall, Geo. W.....	Straffordville.....	3	150	45 00
Mennie, Alex.....	Victoria, B.C.....	5	250	75 00
Murphy, T. J., Capt.....	London.....	4	200	60 00
Nicholls, Chas. W.....	London.....	20	1,000	300 00
Oliver, Frederick.....	Tillsonburg.....	4	400	60 00
Pocock, Philip.....	London.....	1	50	15 00
Puddicombe, R. W.....	London.....	10	500	150 00
Paynter, John.....	Dorchester.....	20	1,000	300 00
Paul, J. D.....	Mandaumin.....	10	500	150 00
Paynter, W. J.....	London.....	1	50	15 00
Petty, Geo., Estate.....	Hensall.....	2	100	30 00
Robinson, Alf.....	London.....	1	50	15 00
Robson, William W.....	Vernon, B.C.....	4	200	60 00
Ross, R. A.....	London.....	65	3,250	975 00
Robson, T. E.....	London.....	70	3,500	1,050 00
Rumball, F. G.....	London.....	122	6,100	1,830 00
Ramsay, Henry.....	Wanstead.....	10	500	150 00
Rumball, A. A.....	London.....	20	1,000	300 00
Scarrow, Wm.....	London.....	1	50	15 00
Schneider, Adam.....	Bornholm.....	2	100	30 00
Stone, S. Geo.....	Sault Ste. Marie.....	10	1,000	100 00
Sutherland, W. A.....	Ingersoll.....	3	150	45 00
Smith, John R.....	Wyoming.....	10	500	150 00
Sandham, T. A.....	Tillsonburg.....	6	300	90 00
Sandham, Della May.....	Tillsonburg.....	6	300	90 00
Sandham, A. O.....	Tillsonburg.....	2	100	30 00
Stutt, Richard.....	Forest.....	2	100	30 00
Swanson, Janet.....	St. Mary's.....	2	100	30 00
Taylor, Wm.....	London.....	20	1,000	300 00
Tanton, A. E.....	London.....	5	250	75 00
Thorne, John E.....	London.....	50	2,500	750 00
Tierney, Jas. B.....	Blyth.....	10	500	125 00
Thornton, Edwin.....	Ingersoll.....	7	350	105 00
Tambling, Geo.....	London.....	10	500	150 00
Thomas, Mrs. Wm.....	St. Mary's.....	2	100	30 00
White, John.....	Watford.....	1	50	15 00
White, James.....	Woodstock.....	10	500	275 00
Walsh, Lawrence A.....	Winnipeg.....	10	500	150 00
White Wm. H.....	Petrollea.....	10	500	150 00
Wallace, Henry.....	South Middleton.....	5	250	75 00
Whitley, Alice S.....	Gorrie.....	5	250	75 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
White, D. W.	Courtland.....	2	\$ 100	\$ c. 30 00
Webster, Geo. B.	Rannock	2	100	30 00
Webster, Catharine A.	"	1	50	15 00
White, Joseph.....	St. Mary's.....	1	50	15 00
Young, Rachel S.....	Brantford.....	5	250	75 00
Totals.....	.....	1,664	\$86,350	\$23,545 00

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Geo. Sleeman	Guelph, Ont.
Roswald Goldie	Guelph, Ont.
John Kennedy	Guelph, Ont.
H. Murton	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
H. Murton, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff & Co., F.C.A.	Toronto, Ont.
Thomas W. Saunders	Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Authorized capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	25,762 36
Deposited in the Provincial Treasury	*14,000 00

ASSETS.

Debentures (\$14,000 Ontario Government deposit)	\$60,000 00
Cash on hand at head office	112 82
Cash in Royal Bank, Guelph	12,950 07
Cash in agents' hand, acknowledged by them to be due and considered good	1,408 28
Amount unpaid on fixed payments of 1913	91 72
" of premium notes in force after deducting all payments thereon assessments levied	25,762 36
" unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1913	781 84
" of accrued interest	208 35
" office furniture, Goad's plans, etc. (not extended) ..	\$2,700 00
Total assets	\$101,315 44
Subscribed capital stock uncalled	\$80,925 00

*Since increased to \$20,000.00.

LIABILITIES.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	\$30,505 52
Liabilities to the public	\$30,505 52
Paid up capital stock	\$42,450 00

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$7,666 30	
Cash received for fixed payments of 1913		\$8,598 59
“ fixed payments of prior years		187 05
“ interest		2,842 28
“ premiums on cash system		43,656 70
“ agents' balances, 1912, received in 1913		1,492 96
“ re-insurance on losses		5 25
“ extra premiums and fees		491 30
“ from investments (not extended)	\$5,000 00	
Total receipts		\$57,274 13

EXPENDITURE.

Expenses of management:

Amount paid for commission or bonus to agents	\$9,867 52
“ law costs	12 00
“ fuel and light	46 49
“ investigation or adjustment of claims	276 20
“ statutory assessment and license fees	87 67
“ printing, stationery and advertising	751 64
“ rent	300 00
“ taxes (Government and Municipal)	350 60
“ salaries, directors' and auditors' fees	5,776 80
“ travelling expenses	283 00
“ postage, telegrams and express	626 79
“ premiums on agents' bonds	148 70
“ insurance on office furniture	27 00
“ mercantile agency	50 00
“ other expense (filing fee)	5 00
Total expenses of management	\$18,609 41

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	340 37
“ losses which occurred during 1913	27,884 77
“ re-insurance	1,563 67
“ rebate	3,454 32
“ office furniture	25 00
“ investments (not extended)	\$5,000 00
Total expenditure	\$51,877 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$687,136 00	\$687,136 00
Cash	\$2,367,970 00	3,959,844 00	6,327,814 00
Total re-insurance	\$2,367,970 00	\$4,646,980 00	\$7,014,950 00
Re-insurance.			
On mutual system . . . . .	.....	\$45,662 00	\$45,662 00
On cash system	\$65,125 00	32,225 00	97,350 00
Total re-insurance	\$65,125 00	\$77,887 00	\$143,012 00
Net risks at 31st December, 1913	\$2,302,845 00	\$4,569,093 00	\$6,871,938 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	556	\$703,761 00
Policies new and renewed during 1913	180	235,130 00
Gross number during 1913	736	\$938,891 00
Less expired and cancelled in 1913	199	251,755 00
Net risks in force on mutual system 31st December, 1912	537	\$687,136 00
Cash System.		
Policies in force 31st December, 1912	5,446	\$5,753,733 00
Policies new and renewed during 1913	2,586	2,934,544 00
Gross number during 1913	8,032	\$8,688,277 00
Less expired and cancelled in 1913	2,112	2,360,463 00
Net risks in force on cash system 31st December, 1913*	5,920	\$6,327,814 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$43,137 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	25,762 36
Amount of premium notes received during the year 1913	14,643 06
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	2,798 62

*Ontario risks, \$7,014,950.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1913.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			\$	\$
Alexander, A. W.....	Guelph	5	500	175
Burr, Emma C.....	Guelph	30	3,000	1,050
Burr, Myron W.....	Guelph	25	2,500	875
Bruce, Geo. R., Estate of.....	Guelph	5	500	50
Brown, Anson J.....	Athens	5	500	175
Clare, Geo. A., Hon.....	Preston	10	1,000	350
Coutts, R. D.....	Georgetown.....	5	500	175
Davidson, J. A., Estate of.....	Guelph	25	2,500	875
Dowrie, Robert	Guelph	20	2,000	700
Dodds, Robert.....	Guelph	10	1,000	350
Dryden, J. R., Estate of.....	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D.....	Hespeler.....	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, Richard	Exeter	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of.....	Exeter	25	2,500	875
Greenway, Emily	Slocan Jct., B.C.....	20	2,000	700
Gowdy, Thomas, Estate of	Guelph	10	1,000	350
Goldie, James, Estate of	Guelph	20	2,000	700
Gummer, H.....	Guelph	10	1,000	350
Guthrie, Donald	Guelph	10	1,000	350
Hutton, James.....	Forest.....	50	5,000	1,750
Henderson, Jas. S.....	New Westminster....	40	4,000	1,400
Hobson, John, Estate of.....	Guelph	20	2,000	700
Hood, Robin.....	Guelph	15	1,500	525
Hutton, W. F.....	St. Mary's.....	40	4,000	1,400
Hicks, Mary J.....	Calgary.....	20	2,000	700
Jones, A. F. H., Estate of.....	Guelph	5	500	175
Kennedy, John.....	Guelph	30	3,000	1,050
Kelso, J. J.....	Guelph	5	500	175
Little, David	Guelph	15	1,500	525
Lester, Thomas	Hamilton	10	1,000	350
Moore, H. P.....	Acton	10	1,000	350
Murton, H.....	Guelph	20	2,000	700
Melross, J., Estate.....	Galt.....	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.....	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S.....	Galt.....	10	1,000	350
McKeown, Christina	Orangerville	8	800	280
MacDonald, Alice.....	Guelph	9	900	315
McIntosh, Jas. I.....	Guelph	9	900	315
Nightingale, Jas.....	Brantford	10	1,000	350
Presant, E. J.....	Guelph	10	1,000	350
Putnam, G. A.....	Toronto	10	1,000	350
Randall, Mrs. Caroline.....	Toronto.....	10	1,000	350
Rumsey, Margaret A. A	St. Mary's.....	30	3,000	1,050
Ryan, G. B.....	Guelph	90	9,000	3,150
Russell, James	Fergus	10	1,000	350
Sleeman, George.....	Guelph	25	2,500	875
Samwell, George, Estate of.....	Exeter	50	5,000	1,750
Stanley, N. M.....	Brantford	20	2,000	700
Smith, D'Alton A., Dr.....	Mitchell.....	50	5,000	1,750
Scott, Hugh, Estate of.....	Toronto	10	1,000	350
Tom, John Elgin.....	Goderich	50	5,000	1,750
Vivian, William.....	Tillsonburg	10	1,000	350
Webster, Louisa.....	Brantford	10	1,000	350
Wissler, J. R.....	Salem.....	10	1,000	350
Totals .....	.....	1,245	124,500	42,450

YORK FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.*

HEAD OFFICE, KENT BUILDING, 156 YONGE STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Henry Duncan	Don, Ont.
J. D. Evans	Islington, Ont.
Wm. Lake	Vachell, Ont.
A. Quantz	Langstaff, Ont.
John Goulding	Weston, Ont.
R. A. Montgomery	Toronto, Ont.
Dr. T. R. Norman	Toronto, Ont.
John Richardson	Toronto, Ont.
J. G. Wilgar	Toronto, Ont

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing-Director and Secretary-Treasurer....	Toronto, Ont.
J. C. Wilgar, Assistant Manager	Toronto, Ont.

Auditors:

A. C. Neff & Co.	Toronto, Ont.
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Authorized capital stock	\$175,000 00
Subscribed capital stock	175,000 00
Paid up in cash	17,500 00
Capital stock uncalled	157,500 00
Securities deposited at Provincial Treasury	50,164 96
Unassessed premium note capital	60,168 81

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Municipal debentures	\$64,428 01
Actual cash on hand at head office	926 18
“ in Standard Bank, Bay St. Branch	17,308 36
Amount in agents' hands	13,196 49
Amount of premium notes in force after deducting all payments thereon and assessments levied	60,168 81
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1913	8,211 51
Amount of re-insurance on losses	909 06
Amount of office furniture and Goad's plans (not extended)..	\$3,898 20
Total assets	\$165,148 42
Subscribed capital stock uncalled	\$157,500 00

*Now in liquidation.
16 IN.

LIABILITIES.

Amount of supposed or reported losses	\$2,000 00
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1913	92,983 70
insurance accounts unpaid	65 43
Total liabilities	<u>\$95,049 13</u>
Paid up capital stock	<u>\$17,500 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$30,397 88
Cash received for fixed payments of 1913	\$18,061 71
" premiums on cash system	156,889 10
" interest	3,352 53
" re-insurance on losses	15,296 52
" bills receivable	808 33
" investments (not extended)	\$1,333 60
Total receipts	<u>\$194,408 19</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$31,652 82
" travelling expenses	1,715 75
" fuel and light	23 71
" law costs	46 00
" investigation and adjustment of claims	1,256 94
" statutory assessment and license fee	208 48
" taxes (Municipal and Government)	513 35
" rent	1,166 67
" salaries, directors' and auditors' fees	9,048 23
" printing, stationery and advertising	1,803 48
" postage, telephones, telegrams, express and exchange..	1,388 64
" other expenses	137 38
Total expenses of management	<u>\$48,961 45</u>

Miscellaneous payments:

Cash paid for losses of years prior to 1913	8,546 99
" losses of 1913	120,059 80
" rebate	12,039 10
" re-insurance	17,247 79
" divided	1,050 00
Total expenditure	<u>\$207,905 13</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$3,549,375 00	\$3,549,375 00
Cash	\$7,233,686 53	9,541,999 58	16,775,686 11
Total	\$7,233,686 53	\$13,091,374 58	\$20,325,061 11
Re-insurance (cash system)	\$674,518 46	\$954,907 33	\$1,629,425 79
Net amount at risk	\$6,559,168 07	\$12,136,467 25	\$18,695,635 32

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,145	\$3,834,551 82
Policies new and renewed during 1913	632	1,258,155 00
Gross number during 1913	2,777	\$5,092,706 82
Less expired and cancelled in 1913	877	1,543,331 82
Net risks in force on mutual system 31st December, 1913	1,900	\$3,549,375 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1912	13,731	\$15,070,262 32
Policies new and renewed during 1913	13,535	13,417,699 42
Gross number during 1912	27,266	\$28,487,961 74
Deduct expired and cancelled in 1913	11,152	11,712,275 63
Net risks in force 31st December, 1913*	16,114	\$16,775,686 11

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally	
liable to assessment	\$113,203 28
Amount of all premium notes after deducting all payments thereon and	
assessments levied	60,168 81
Amount of premium notes received during the year 1913	36,559 45
Payments on premium notes of 1913, including all sums credited on said	
premium notes, viz.:	
Cash paid up to 31st December, 1913	18,061 71

CALLS ON CAPITAL STOCK.

Number of calls, 1. Rate, 10 per cent.

*Ontario risks, \$13,798,557.53.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares subscribed	Amount subscribed for.	Amount paid up in cash.
			\$	\$
Bond, Geo.....	Toronto	70	7,000	700
Bull, T. H.....	"	10	1,000	100
Burton, Mrs. Margaret.....	Humber.....	10	1,000	100
Barkey, Joseph.....	Lemonville	10	1,000	100
Bell, James	Woodbridge	10	1,000	100
Bean, A. J. M.....	Mount Dennis.....	20	2,000	200
Bond, Miss Luana.....	Toronto	35	3,500	350
Bruce Bros.....	Gormley	30	3,000	300
Cronsberry, R.....	Virginia	40	4,000	400
Chapman, John.....	Toronto	5	500	50
Duncan, Henry	Don	30	3,000	300
Duncan, David	"	50	5,000	500
Elliott, Geo.....	Woodbridge.....	10	1,000	100
Elliott, Geo.....	Agincourt	20	2,000	200
Elliott, John	"	10	1,000	100
Evans, Geo.....	Virginia	10	1,000	100
Evans, J. D.....	Islington.....	30	3,000	300
Fletcher, J.....	Woodbridge.....	50	5,000	500
Goulding, E. W.....	Toronto.....	25	2,500	250
Goulding, G. R.....	Newtonbrook	5	500	50
Goodall, Robert.....	Elders Mills.....	10	1,000	100
Harding, Henry.....	Milliken.....	10	1,000	100
Henry, G. S.....	Oriole.....	50	5,000	500
Johnston, John, Sr.....	Woodbridge.....	160	16,000	1,600
Knowlton, W. H.....	Toronto	20	2,000	200
Lake, Wm.....	Vachell	20	2,000	200
Ley, James.....	Ellesmere	10	1,000	100
Larkin, J. W.....	Nobleton.....	5	500	50
McDonald, D., Estate of.....	Sutton West.....	10	1,000	100
McClellan, P.....	Markham.....	10	1,000	100
McLean, P. D.....	Woodbridge.....	20	2,000	200
Montgomery, R. A.....	Toronto.....	10	1,000	100
Neild, Gertrude A.....	"	10	1,000	100
Norman, T. J.....	Robson, B.C.....	20	2,000	200
Pearson, Mrs. R.....	Weston.....	10	1,000	100
Quantz, Arthur.....	Langstaff.....	100	10,000	1,000
Renfrew, W. C.....	Toronto.....	20	2,000	200
Richardson, J.....	"	10	1,000	100
Ross, W. E.....	"	100	10,000	1,000
Stevens, Reuben, Estate of.....	Stouffville.....	10	1,000	100
Statton, Wm.....	Vachell.....	10	1,000	100
Saunders, H. D.....	Fairbank	10	1,000	100
Scott, Thomas.....	Toronto.....	10	1,000	100
Scott, Wm.....	Weston.....	5	500	50
Shunk, Wm.....	Sherwood	10	1,000	100
Truman, Mrs. Eliz.....	Stouffville.....	20	2,000	200
Wilgar, J. G.....	Toronto.....	100	10,000	1,000
Wilgar, J. C.....	"	420	42,000	4,200
Winch, S.....	Belhaven	60	6,000	600
Walton, J. M.....	Aurora	10	1,000	100
		1,750	175,000	17,500

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Value of real estate, less encum- brance.	Mortgages, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Fixed payment of 1913, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1913.	Calls on capital stock unpaid.	All other assets.	Total.	Good's plans, office furniture, etc. (Not extended.)	Subscribed capital stock uncalled.
Fire Insurance Exchange	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Hamilton.....	18,000 00	14,388 97	35,930 00	201 73 (1)	37,111 79	2,186 04	.....	8,325 28	.....	2,251 46	.....	.....	100,498 27	1,677 74	43,650 00
Hand-in-Hand .....	.....	38,724 39	.....	621 82	6,878 28	5,833 94	.....	47,108 57	.....	6,344 29	.....	.....	93,511 29	1,960 82	138,690 00
Metropolitan .....	.....	77,421 78	38,342 00	1,248 85	29,697 65	3,589 97	.....	10,895 61	.....	11,288 60	.....	.....	172,184 46	1,700 60	50,000 00
Millers' and Manufacturers' ...	.....	15,085 84	.....	.....	13,357 71	3,529 76	.....	1,803 88	471 06	1,709 72	.....	1,253 62	37,271 59	.....	50,000 00
Monarch .....	.....	66 917 27	42,378 00	1,011 98	12,377 55	2,418 15	363 95	32,784 80	2,829 76	6,285 69	.....	610 22	167,977 37	2,202 19	100,000 00
Wellington.....	.....	24,000 00	.....	.....	8,624 73	2,705 20	.....	15,860 66	500 00	6,319 05	2,670 00	173 78	60,913 42	2,738 45	60,135 00
York .....	.....	60,000 00	.....	208 35	13,062 89	1,408 38	91 72	25,762 36	.....	781 84	.....	.....	101,315 44	2,700 00	80,925 00
	.....	64,428 01	.....	.....	18,234 54	13,196 49	.....	60,168 81	909 06	8,211 51	.....	.....	165,148 42	3,898 20	157,500 00
Totals	18,000 00	330,666 26	116,650 00	3,295 73	139,345 14	31,927 83	455 67	172,709 97	4,709 88	43,352 16	2,670 00	2,037 62	898,820 26	16,878 00	880,900 00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$12,000; Hamilton, \$19,386.15; Hand-in-Hand, \$20,000; Metropolitan, \$16,000; Millers' and Manufacturers' \$21,239.84; Monarch, \$21,000; Wellington, \$20,000.00; York, \$50,164.96.

* Including Deposit Receipts deposited with Government: (1) \$10,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES, HAVING JOINT STOCK CAPITAL.
LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1913.

Name of Company.	Losses unpaid at 31st December, 1913, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		All other liabilities.		Bills payable.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII., c. 58, s. 8.)		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange	1,577	74	18,622	91	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,200	65	43,650	00	.....	.....	.....	.....	3,079	.....	3,764,365	0
Hamilton .....	.....	.....	35,906	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	36,081	50	34,710	00	.....	.....	.....	.....	10,792	.....	9,182,925	11
Hand-in-Hand.....	1,308	28	39,039	35	.....	.....	.....	.....	.....	.....	.....	.....	175	00	.....	.....	40,437	63	50,000	00	.....	.....	.....	.....	5,432	.....	6,558,410	68
Metropolitan .....	.....	.....	20,790	14	.....	.....	12	47	.....	.....	.....	.....	.....	.....	.....	.....	21,066	84	50,000	00	.....	.....	.....	.....	3,926	.....	3,930,034	00
Millers' and Manufacturers'.....	5,961	67	22,863	09	.....	.....	.....	.....	.....	.....	2,187	63	.....	.....	.....	.....	31,012	39	25,000	00	.....	.....	.....	.....	1,773	.....	3,194,171	00
Monarch.....	1,216	66	35,258	08	.....	.....	1,323	16	.....	.....	113	19	.....	.....	.....	.....	37,911	09	23,545	00	.....	.....	14,840	28	9,894	.....	8,443,649	53
Wellington .....	.....	.....	30,505	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30,505	52	42,150	00	1,125	00	.....	.....	6,457	.....	6,871,938	00
York	2,000	00	92,983	70	.....	.....	.....	.....	.....	.....	.....	.....	65	43	.....	.....	95,049	13	17,500	00	.....	.....	.....	.....	18,014	.....	18,695,635	32
Totals	12,154	35	295,969	59	.....	.....	1,335	63	263	93	2,300	82	240	43	.....	.....	312,264	75	286,855	00	1,125	00	14,840	28	59,368	.....	60,640,358	64

Government deposits at date of publication are as follows: Fire Insurance Exchange, \$12,000; Hamilton, \$19,386.15; Hand-in-Hand, \$20,000; Metropolitan, \$16,000; Millers' and Manufacturers', \$21,239.84; Monarch, \$21,000; Wellington, \$20,000.00; York, \$50,164.96.

*Hand-in-Hand Insurance Company also reported 31st December, 1913, the following Plate Glass Insurance: Number of risks, 806; amount, \$73,368.18.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Fixed payments of 1913.		Fixed payments or assessments of years prior to 1913.		Bills receivable.		Premiums on cash system.		For Re-Insurance Premiums		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Losses investigation and adjustment expense refunded and rebates.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Fire Insurance Exchange.....	8,798 33	1,276 41			35,953 23	251 56	4,614 36			2,784 23			1 10	48 46																53,730 68	50,941 98	
Hamilton	5,469 68				61,557 22		2,200 97	2,431 30	7,658 69	775 83	61 00	3,787 41	635 00	4,381 29															91,918 39	7,400 00		
Hand-in-Hand	12,488 58				64,856 09		6,767 70	(a) 6,407 93	6,969 51		22 68	2,700 96		4,798 73															105,105 05	87,481 13		
Metropolitan	3,612 06				40,911 35		875 19		4,473 12			61 83	33,356 05																84,971 46			
Millers' and Manufacturers'	41,418 70	1,616 39			47,850 13	3,295 54	7,323 41		24,954 05		289 69	7,935 23																	134,708 79	49,814 50		
Monarch	5,019 64				60,340 70		1,121 69	60 50	11,274 43				3,466 15																81,283 11			
Wellington	8,598 59	187 05			43,656 70		2,842 28		5 25					1,492 96															57,274 13	5,000 00		
York.....	18,061 71				156,889 10		3,352 53		15,296 52																				194,408 19	1,333 60		
Totals.....	103,468 29	3,079 85	808 33	515,014 52	3,547 10	29,098 13	8,989 73	73,415 80	775 83	377 47	14,533 89	27,427 20	10672 98	12,220 68															803,428 80	204,971 21		

(a) Plate glass premium.

* Includes \$11,961.56 from Assessment on Premium Notes.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.
EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		Bills payable and repayment of loans.		All other payments.		Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			$	c.
Fire Insurance Exchange.....	9,321 14	279 90	37 50	57 81	6,109 37	15,895 72	2,182 50	16,756 03	3,383 76	5,914 34	.....	.....	.....	.....	.....	.....	.....	44,052 35	48,592 08
Hamilton	11,850 15	269 75	.....	103 49	12,267 07	27,490 46	2,094 11	34,772 82	7,234 21	11,449 87	.....	.....	.....	.....	.....	.....	399 86	83,441 33	23,500 00
Hand-in-Hand.	16,828 89	294 62	.....	114 41	7,902 46	25,140 38	4,000 00	27,672 33	7,382 39	25,642 68	.....	.....	.....	.....	.....	.....	.....	89,847 78	99,475 01
Metropolitan	18,221 76	183 53	723 86	67 57	1,830 07	21,016 79	.....	12,479 79	4,214 13	3,963 35	34,334 98	.....	.....	.....	.....	.....	2,645 00	78,554 04	15,325 22
Millers' and Manufacturers'	12,434 88	153 67	.....	82 73	10,553 07	23,224 35	3,966 01	42,931 68	6,336 70	39,906 91	.....	.....	.....	.....	.....	.....	252 96	110,632 61	73,911 81
Monarch	8,871 85	237 49	17 10	111 78	8,872 06	18,110 28	.....	41,721 20	7,606 72	12,862 05	.....	.....	.....	.....	.....	.....	99 71	80,399 96	.....
Wellington	9,867 52	.....	12 00	87 67	8,642 22	18,609 41	.....	28,225 14	3,454 32	1,563 67	.....	.....	.....	.....	.....	.....	25 00	51,877 54	5,000 00
York.....	31,652 82	.....	46 00	208 48	17,054 15	48,361 45	1,050 00	128,606 79	12,039 10	17,247 79	.....	.....	.....	.....	.....	.....	.....	207,905 13	.....
Totals	122,049 01	1,418 96	836 46	833 94	73,220 47	198,358 84	13,292 62	333,165 78	51,671 33	118,550 66	34,234 98	.....	.....	.....	.....	.....	3,426 53	752,700 74	265,804 12

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1913.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Fred Willert	Dashwood, Ont.
Wm. Lamont	Zurich, Ont.
John Sheritt	Parkhill, Ont.
Wm. Consit	Zurich, Ont.
Benjamin Surarus	Dashwood, Ont.
John E. Sparrow ..	Varna, Ont.
J. C. Kalbfleisch ..	Zurich, Ont.
Christian Stade	Dashwood, Ont.
W. T. Caldwell	Hensall, Ont.

Officers:

Wm. Lamont, President	Zurich, Ont.
J. C. Kalbfleisch, Vice-President	Zurich, Ont.
Henry Eilber, M.P.P. Manager	Crediton, Ont.

Auditors:

August G. Ehnes	Zurich, Ont.
Jacob Haberer	Zurich, Ont.

Unassessed premium note capital, \$173,174.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	\$5,376 89
Amount unpaid assessments levied in 1913	98 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	173,174 10
Total assets . . .	<u>\$178,649 09</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$10,490 47
Cash received for taking application (not extended)	777 00
Cash received as fixed payments of 1913	\$806 35
Cash received assessment, 1913	9,528 75
Cash received assessments in prior years	17 52
Cash received for interest	178 75
Total receipts . . .	<u>\$10,531 37</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$777 00	
Amount paid for commission		\$323 90
" investigation and adjustment of claims		56 05
" statutory assessment and license fee		49 58
" printing, stationery and advertising		111 00
" salaries, directors' and auditors' fees		308 10
" travelling expenses		4 50
" postage, telephone, telegrams and express		119 33
" rent		25 00
Total expenses of management		\$997 46

Miscellaneous payments:

Cash paid for losses which occurred during 1913	14,592 19
Cash paid for rebate	55 30
Total expenditure	\$15,644 95

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$4,781,940 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,005	\$4,592,735 00
Policies new and renewed during 1913	518	1,298,965 00
Gross number and amount in force during 1913	2,523	\$5,891,700 00
Less expired and cancelled in 1913	503	1,109,760 00
Net risks in force 31st December, 1913	2,020	\$4,781,940 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$195,998 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	173,174 10
Amount of premium notes received during the year 1913	52,974 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Alex. M. Mason	Wabash, Ont.
H. J. French	Dresden, Ont.
W. J. Mitton	Thamesville, Ont.
John Vance	Florence, Ont.
C. E. Bodkin	Thamesville, Ont.
J. W. Simpson	Tupperville, Ont.
Harry Lannigan	Eberts, Ont.
Robert Forsyth	Eberts, Ont.
J. B. Clapp	Turnerville, Ont.

Officers:

Alex. M. Mason, President	Wabash, Ont.
H. J. French, Vice-President	Dresden, Ont.
G. A. Fraser, Secretary-Treasurer	Thamesville, Ont.

Auditors:

W. J. Bodkin	Thamesville, Ont.
J. C. Harris	Thamesville, Ont.

Unassessed premium note capital, \$22,467.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand in head office	\$82 85
Cash in Merchants Bank, Thamesville, Ont.	1,518 36
Amount of unpaid fixed payments of 1913	71 50
Amount of premium notes, after deducting all payments thereon and assessments levied	22,467 90
Total assets	\$24,140 61

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,467 88
Cash received by Company as fixed payments due in 1913	\$1,643 17
Cash received by Company as fixed payments due in prior years	7 80
Cash received for interest	35 93
Cash received by fees	4 50
Total receipts	\$1,691 40

EXPENDITURE.

Expenses of management:

Cash paid for statutory assessment and license fee	\$11 47
" salaries, directors' and auditors' fees	241 35
" printing, stationery and advertising	24 15
" postage, telephone, telegrams and express	15 15
" other expenses of management	13 00
Total expenses of management	<u>\$305 12</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	1,171 05
" rebates	23 60
" re-insurance	58 30
Total expenditure	<u><u>\$1,558 07</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913

	Three years.
Mutual	\$852,206 00
Less re-insurance	17,600 02
Net risks	<u><u>\$834,605 98</u></u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	374	\$662,156 00
Policies new and renewed during 1913	220	377,835 00
Gross number and amount in force at any time during 1913	594	\$1,039,991 00
Deduct expired and cancelled in 1913	117	187,785 00
Net risks in force at 31st December, 1913	477	<u><u>\$852,206 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$25,566 18
Amount of premium notes, after deducting all payments thereon and assessments levied	22,467 90
Amount of premium notes received during the year	11,335 05
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1913	1,648 92
Notes for fixed payments or assessments unpaid at 31st December, 1913..	71 50

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Jno. McPherson	Crinan, Ont.
Arch'd McColl	Aldboro, Ont.
D. R. Thomson	Iona, Ont.
D. Carmichael	West Lorne, Ont.
John R. Gow	Wallacetown, Ont.
John McPhail	Iona, Ont.

Officers:

D. R. Thomson, President	Iona, Ont.
D. Carmichael, Vice-President	West Lorne, Ont.
W. A. Galbraith, Secretary-Treasurer	Iona Station, Ont.

Auditors:

Archibald Carmichael	West Lorne, Ont.
D. C. McKellar	Wallacetown, Ont.

Unassessed premium note capital, \$90,706.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913

ASSETS.

Cash in Molsons Bank, Dutton, Ont.	\$246 35
Cash in Royal Bank, Dutton, Ont. (savings)	3,130 30
Cash in Royal Bank, Dutton, Ont. (current)	125 77
Amount unpaid of fixed payments of 1913	294 70
Amount unpaid of notes or bills less than one year overdue	47 80
Amount of premium notes in force after deducting all payments thereon	
Amount of premium notes in force after deducting all payments thereon	
and assessments levied	90,706 08
Total assets	<u>\$94,551 00</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,785 44	
Amount of cash received for fixed payments of 1913		\$4,949 62
" " fixed payments due in prior years		226 40
" " interest		166 76
" " assessment in 1913		48 60
		<u>\$5,391 38</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$63 80
" bonus to agents	51 25
" travelling expenses	45 75
" postage, telephones, telegrams and express	39 23
" statutory assessment and license	29 56
" printing, stationery and advertising	14 00
" salaries, directors' and auditors' fees	379 00
" rent	9 75
" other expenses	64 05
Total expenses of management	<u>\$696 41</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	6,894 33
Cash paid for rebate	83 66
Total expenditure	<u>\$7,674 40</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$2,603,060 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,320	\$2,530,150 00
Policies new and renewed during 1913	206	401,460 00
Gross number and amount in force during 1913	1,526	\$2,931,610 00
Less expired and cancelled in 1913	191	328,550 00
Net risks in force 31st December, 1913	1,335	<u>\$2,603,060 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$104,122 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	90,706 08
Amount of premium notes received during the year 1913	16,058 40
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	752 97
Notes for fixed payments unpaid 31st December, 1913	47 80

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

J. W. Wallace	Waterford (R.R. 4), Ont.
Safford C. Kitchen	Bloomsburg, Ont.
Jacob Goble	Waterford (R.R. 3), Ont.
J. R. Wilson	Waterford, Ont.
Oscar McMichael	Waterford, Ont.
Oscar L. Havlland	Wilsonville, Ont.
W. E. Hambly	Villanova (R.R. 1), Ont.
Elijah Hellyer	Townsend Centre, Ont.
W. H. Overholt	Bealton, Ont.

Officers:

J. W. Wallace, President	Waterford (R.R. 4), Ont.
Oscar L. Havlland	Wilsonville, Ont.
James Ross, Secretary-Treasurer	Waterford, Ont.

Auditors:

F. W. Cline	Boston, Ont.
R. C. McMichael	Waterford, Ont.

Unassessed premium note capital, \$48,127.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in Bank of Montreal, Waterford	\$22 05
Amount of premium notes in force, after deducting all payments thereon and assessment levied	48,127 66
Amount of unpaid assessments levied during 1913	31 98
Amount of fixed payments of 1913 unpaid	76 92
Amount of prior instalments or fixed payments (not extended)	\$69 71
Total assets ..	<u>\$48,258 61</u>

LIABILITIES.

Amount of borrowed money	<u>\$2,050 00</u>
Total liabilities ..	<u>\$2,050 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$416 70
Cash received at taking of applications	\$344 00
" agents' balances	53 80
" as fixed payments of 1913	4,216 91
" as fixed payments due in prior years	69 71
" for assessments levied in 1913	3,952 19
" as interest	17 05
Cash borrowed during 1913	2,000 00
Total receipts	<u>\$10,653 66</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees	\$344 00
" statutory assessment and license fee	23 20
" travelling expenses, Mutual Underwriters' meeting ..	4 00
" investigation of claims	58 00
" printing, stationery and advertising	10 00
" salaries, directors' and auditors' fees	442 70
" postage, telegrams and express	37 60
" interest	79 30
" law costs, executors' fees	15 00
" premium on guaranteed bonds	5 00
" rent, telephone and service	19 55
" policy register	6 00

Expenses of management \$1,044 35

Miscellaneous payments:

Amount paid for losses which occurred during 1913	8,146 52
" rebate	107 44
Repayment of loans	1,750 00

Total expenditure \$11,048 31

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual \$1,963,200 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	897	\$1,875,280 00
Policies new and renewed during 1913	344	712,855 00
Gross number and amount in force during 1913	1,241	\$2,588,135 00
Less expired and cancelled in 1913	329	624,935 00
Net risks in force 31st December, 1913	912	<u>\$1,963,200 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$59,893 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	48,127 66
Amount of premium notes received during the year 1913	21,662 40
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,517 73

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Peter Gardiner Glencoe, Ont.
 R. S. Munson Glencoe, Ont.
 Neil A. Galbraith Appin, Ont.
 John G. Lethbridge Glencoe, Ont.
 Curtis Gough Appin, Ont.
 Donald Dewar Walker's, Ont.

Officers:

R. S. Munson, President Glencoe, Ont.
 Curtis Gough, Vice-President Appin, Ont.
 A. P. McDougald, Secretary-Treasurer Melbourne, Ont.

Auditors:

John Mair Melbourne, Ont.
 Jas. E. Drinkwater Melbourne, Ont.

Unassessed premium note capital, \$52,182.50.

STATEMENT FOR THE YEAR ENDING DECEMBER, 1913.

ASSETS.

Amount of cash on hand at head office	\$312 31
Amount of cash in Royal Bank, Glencoe, Ont.	579 26
“ cash in Home Bank, Melbourne, Ont.	918 81
“ cash in Merchants Bank, Alvinston, Ont.	201 87
“ cash in Royal Bank, Strathroy, Ont.	94 48
“ cash in Merchants Bank, Glencoe, Ont.	247 47
“ unpaid of fixed payments of 1913	288 05
“ prior fixed payments still unpaid (not extended) \$466 40	
“ unpaid of assessments levied during 1913	131 05
“ premium notes in force, after deducting all payments thereon and assessments levied	52,182 50
“ office furniture and safe (not extended) \$50 00	
Total assets	<u>\$54,965 80</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1912 (not extended)	\$3,477 44	
Cash received from fixed payments of 1913		\$3,793 91
" fixed payments of prior years		229 85
" assessments levied in 1913		79 50
" interest		76 72
" transfer fees		1 50
Total receipts		<u>\$4,181 48</u>

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	\$325 50
" investigation of claims	63 00
" law costs	2 00
" printing, stationery and advertising	33 80
" postage, telephone, telegrams and express	32 00
" statutory assessment and license	24 28
" rent	6 20
" travelling expenses	5 00
" other expenses	7 15
Total expenses of management	<u>\$498 93</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	23 00
Amount paid for losses which occurred in 1913	4,701 58
" rebate	71 21
Total expenditure	<u>\$5,294 72</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$2,043,080 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,075	\$1,986,210 00
Policies new and renewed during 1913	384	761,360 00
Gross number and amount in force during 1913	1,459	\$2,747,570 00
Less expired and cancelled in 1913	392	704,490 00
Net risks in force 31st December, 1913	1,067	<u>\$2,043,080 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$61,292 40
Amount of all premium notes, after deducting all payments thereon and assessment levied	52,182 50
Amount of premium notes received during 1913	22,840 80
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	4,113 01

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

C. E. Locke	St. Thomas (R.R. 8), Ont.
A. E. Buck	St. Thomas (R.R. 6), Ont.
W. G. Saunders	St. Thomas (R.R. 2),
G. Westlake	St. Thomas (R.R. 8), Ont.
R. Marlatt	Union, Ont.
Seth. W. Zavitz	St. Thomas (R.R. 5), Ont.

Officers:

A. E. Buck, President	St. Thomas (R.R. 6), Ont.
R. Marlatt, Vice-President	Union, Ont.
W. H. Elliott, Secretary-Treasurer	New Sarum, Ont.

Auditors:

L. R. Cloes	New Sarum, Ont.
A. J. Gloin	Yarmouth Centre, Ont.

Unassessed premium note capital, \$54,721.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Actual cash on hand at head office	\$13 99
Cash on deposit to the Company's credit but not drawn against, in South- ern Loan and Savings Company, St. Thomas	1,935 49
Amount of unpaid assessments levied during 1913	16 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	54,721 13
Total assets	<u>\$56,686 75</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$571 31
Cash received at taking of application, held by agents (not extended)	171 00
" as fixed payments of 1913	\$1,746 17
" for assessments levied in 1913	4,310 94
" for interest	43 98
" as transfer fees	14 50
Total receipts	\$6,115 59

EXPENDITURE.

Expenses of management:

Cash paid agents at application (not extended)	\$171 00
Amount paid for statutory assessment and license	\$24 95
" printing, stationery and advertising	55 85
" salaries, directors' and auditors' fees	410 00
" fuel and light and rent	6 30
" investigation and adjustment of claims	38 00
" postage, telephone, telegrams and express	24 46
" other expenses	15 00
Total expenses of management	\$574 76

Miscellaneous payments:

Cash paid for losses which occurred during 1913	4,138 61
" rebate	24 05
Total expenditure	\$4,737 42

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	\$19,200 00	\$19,455 00	\$2,099,001 00	\$2,137,656 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,017	\$2,055,521 00
Policies new and renewed during 1913	347	714,435 00
Gross number and amount in force during 1913	1,364	\$2,769,956 00
Less expired and cancelled during 1913	325	632,300 00
Net risks in force 31st December, 1913	1,039	\$2,137,656 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One or less than two-year risks.	Two years and over but under three-year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$262 75	\$504 15	\$62,864 91	\$63,631 81
Amount of all premium notes, after deducting all payments thereon and assessment levied	232 78	434 77	54,053 58	54,721 13
Amount of premium notes received during the year 1913	213 50	129 33	20,787 15	21,129 98
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1913	17 82	10 79	1,717 56	1,746 17

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

S. McDarmand	Lakeview, Ont.
P. H. Rickard	Dorchester Station, Ont.
J. C. Dance	Kingsmill, Ont.
John A. Charlton	Springfield, Ont.
J. H. Barr	Harrietsville, Ont.
A. E. Jackson	Harrietsville, Ont.

Officers:

J. C. Dance, President	Kingsmill, Ont.
P. H. Rickard, Vice-President	Dorchester Station, Ont.
S. E. Facey, Secretary-Treasurer	Harrietsville, Ont.

Auditors:

B. R. Barr	Harrietsville, Ont.
D. D. York	Harrietsville, Ont.

Unassessed premium note capital, \$126,470.05.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$99 25
Cash deposit in Royal Bank, Ingersoll	2,363 66
" Royal Bank, Aylmer	2,628 75
" Bank of Nova Scotia, Harrietsville	12,210 07
" Bank of Toronto, Dorchester Station, Ont.	2,982 42
Amount unpaid of fixed payments of 1913	829 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	126,470 05
Office furniture (not extended)	\$210 00
Total assets	<u>\$147,583 85</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$31,550 48
Cash received as fixed payments of 1913	\$9,384 01
" fixed payments of prior years	12 30
" as interest	883 04
Total receipts	<u>\$10,279 35</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$22 50
" travelling expenses	20 00
" printing, advertising and stationery	160 75
" statutory assessment and license	49 33
" rent	2 00
" salaries, directors' and auditors' fees	932 75
" postage	45 00
" dues Mutual Underwriters' Association	7 00
" law costs	569 92
Total expenses of management	<u>\$1,809 25</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	1,000 00
" losses which occurred during 1913	18,503 78
" rebates	232 65
Total expenditure	<u>\$21,545 68</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	<u>\$4,843,285 00</u>

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,985	\$4,567,130 00
Policies new and renewed during 1913	771	1,818,650 00
Gross number and amount in force during 1913	2,756	\$6,385,780 00
Less expired and cancelled in 1913	707	1,542,495 00
Net risks in force 31st December, 1913	2,049	<u>\$4,843,285 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$145,298 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	126,470 05
Amount of premium notes received during the year 1913	54,559 50
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	3,612 59

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

W. C. Sifton	Palmyra, Ont.
Daniel McKay	Ridgetown (R.R. 3), Ont.
Robert L. Smyth	Kent Centre, Ont.
Dan. McCall	Mull, Ont.
Joel Wootton	Thamesville, Ont.
R. J. Johnston	Ridgetown, Ont.
Angus Gillanders	Highgate, Ont.
W. A. Walters	Ridgetown, Ont.
James Letherdale	Northwood, Ont.

Officers:

W. C. Sifton, President	Palmyra, Ont.
Daniel McKay, Vice-President	Ridgetown (R.R. 3), Ont.
E. D. Mitton, Secretary-Treasurer	Ridgetown, Ont.

Auditors:

John J. Freel	Ridgetown, Ont.
Duncan R. McDiarmid	Ridgetown, Ont.

Unassessed premium note capital, \$111,877.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Actual cash in hand at head office	\$455 51
Cash in Royal Bank, Ridgetown	1,536 70
Amount of unpaid fixed payments for 1913	173 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	111,877 23
Total assets . . .	\$114,043 34

LIABILITIES.

Amount of losses adjusted	\$700 00
Total liabilities . .	\$700 00

RECEIPTS.

Cash balance, 31st December, 1912 (not extended)	\$1,208 94
Cash received for fixed payments of 1913	\$8,682 55
" fixed payments of prior years	41 20
" interest	19 81
" assessments levied in 1913	56 40
" carpenters' risks	10 50
Total receipts	<u>\$8,810 46</u>

EXPENDITURE.

Expenses of management:

Cash paid for fuel, light and care of hall	\$6 50
" investigation of claims	103 60
" salaries, directors' and auditors' fees	787 50
" statutory assessment and license fees	46 54
" printing, stationery and advertising	52 00
" postage, telephone, telegrams and express	59 05
" other expenses	7 00
Total expenses of management	<u>\$1,062 19</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	6,782 85
" losses which occurred prior to 1913	3 25
" rebates	178 90
Total expenditure	<u>\$8,027 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	<u>\$4,411,600 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1912	2,115	\$4,280,400 00
Policies new and renewed during 1913	788	1,655,275 00
Gross number and amount in force during 1913	2,903	\$5,935,675 00
Less expired and cancelled in 1913	776	1,524,075 00
Net risks in force 31st December, 1913	2,127	<u>\$4,411,600 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	\$132,348 00
Amount of all premium notes after deducting all payments thereon and assessments levied	111,877 23
Amount of premium notes received during the year 1913	49,658 25
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid to 31st December, 1913	3,267 15
Notes for fixed payments or assessments unpaid at 31st December, 1913	33 85

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John McLachlin	Komoka, Ont.
Freeman G. Hughes	Falkirk, Ont.
Peter Mitchell	Coldstream, Ont.
H. W. Harris	Dunfield, Ont.
A. E. McKay	Poplar Hill, Ont.
Alexander Gray	Ilderton, Ont.
T. W. Douglas	Strathroy, Ont.
John S. Douglas	Strathroy, Ont.
John Oliver	Dunfield, Ont.
Alex. Wilkie	Komoka, Ont.
T. W. Caverhill	Ilderton, Ont.
Jos. N. Atkin	Strathroy, Ont.
Wm. Hodgson	Ilderton, Ont.
John W. Graham	Komoka, Ont.
Dan. Fraser	Ilderton, Ont.

Officers:

Alex. Wilkie, President	Komoka, Ont
Jos. N. Atkin, Vice-President	Strathroy, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Auditors:

Jno. McVicar	Coldstream, Ont.
John McPherson	Coldstream, Ont.

Unassessed premium note capital, \$34,700.98.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value bonds	\$5,000 00
Cash in Royal Bank, London	535 20
Amount unpaid of fixed payments of 1913	199 25
Amount unpaid of fixed payments of prior years (not extended) \$353 39	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,700 98
Total assets	<u>\$40,435 43</u>

LIABILITIES.

Amount of adjusted loss	\$168 00
Total liabilities	<u>\$168 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$4,553 61
Cash received as fixed payments of 1913	\$3,968 90
" fixed payments of prior years	37 05
" interest	109 63
Total receipts	<u>\$4,115 58</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$129 50
" statutory assessment and license fee	17 58
" salaries, directors' and auditors' fees	300 00
" printing, stationery and advertising	41 00
" investigation and adjustment of claims	16 00
Total expenses of management	<u>\$504 08</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	2,544 11
" rebate	78 20
" other expenses	7 60
Total expenditure	<u>\$3,133 99</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1913.

Three years

Mutual \$1,358,448 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	774	\$1,296,381 00
Policies new and renewed during 1913	275	470,715 00
Gross number and amount in force during 1913	1,049	\$1,767,096 00
Less expired and cancelled in 1913	265	408,648 00
Net risks in force 31st December, 1913	784	<u>\$1,358,448 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three years.

Amount of face of all premium notes held by Company, and legally liable to assessments	\$47,311 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,700 98
Amount of premium notes received during the year 1913	14,121 45
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	2,831 76

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Martin	Hannon, Ont.
P. H. Almas	Hamilton, Ont.
Geo. A. Almas	Ancaster, Ont.
A. Blaxill	Abingdon, Ont.
R. H. Dewar	Fruitland, Ont.
Joseph J. Fletcher	Hannon, Ont.
J. M. Stewart	Grimsby, Ont.
F. Ecker	Hannon, Ont.
G. B. Smith	Southcote, Ont.

Officers:

Wm. Martin, President	Hannon, Ont.
P. H. Almas, Vice-President	Hamilton, Ont.
J. F. Felker, Secretary-Treasurer	Stoney Creek, Ont.

Auditors:

W. B. Switzer	Glanford, Ont.
A. E. Walker	Bartonville, Ont.

Unassessed premium note capital, \$124,633.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$400 00
Amount of cash on hand at head office	89 55
Actual cash in Royal Bank, Stoney Creek	1,877 39
Amount unpaid of assessments levied during 1913	2,304 48
Amount of premium notes in force after deducting all payments thereon and assessments levied	124,633 79
Total assets	\$129,305 21

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,177 51
Cash received for assessments which were levied in 1913	\$6,422 62
“ assessments which were levied before 1913	606 65
“ interest	82 97
“ transfer fees	12 50
Total receipts	\$7,124 74

EXPENDITURE.

Expenses of management:

Amount paid for interest	\$24 00
“ printing, stationery and advertising	18 25
“ statutory assessment and license fee	35 64
“ salaries, directors' and auditors' fees	682 50
“ travelling expenses	21 60
“ postage, telephone, telegrams and express	59 00
“ rent	4 14
“ other expenses	10 35
Total expenses of management	<u>\$855 48</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	9,479 83
Total expenditure	<u>\$10,335 31</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	<u>\$3,233,315 00</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1912	1,631	\$3,156,656 00
Policies new and renewed during 1913	516	1,081,745 00
Gross number and amount in force during 1913	2,147	\$4,238,401 00
Less expired and cancelled in 1913	549	1,005,086 00
Net risks in force at 31st December, 1913	1,598	<u>\$3,233,315 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three year risks.

Amount of all premium notes, deducting all payments thereon and assessments levied	\$124,633 79
Amount of premium notes received during the year 1913	47,262 33

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Adelbert Jamieson	Wellandport, Ont.
Elijah Durham	Smithville, Ont.
C. M. Honsburger	Jordan Station, Ont.
A. G. Pettit	Grimsby, Ont.
Isaac Jarvis	Beamsville, Ont.
W. A. Griffiths	St. Catharines, Ont.

Officers:

Adelbert Jamieson, President	Wellandport, Ont.
Elijah Durham, Vice-President	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Auditors:

Robert Cruikshank	Beamsville, Ont.
J. D. Albright	Beamsville, Ont.

Unassessed premium note capital, \$59,736.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash at head office	\$3 46
Cash in Bank of Hamilton, Beamsville	150 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied	59,736 25
Amount unpaid of instalments or fixed payments on premium notes during 1913	83 04
Total assets	<u>\$59,973 16</u>

LIABILITIES.

Amount of losses adjusted	<u>\$1,235 00</u>
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,839 08
Cash received as fixed payments due in 1913	\$3,158 87
“ due in prior years	74 11
“ assessments levied in prior years	10 88
“ Interest during 1913	18 22
Total receipts	<u>\$3,262 08</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$28 80
" statutory assessment and license fee	22 16
" salaries, directors' and auditors' fees	393 50
" rent	18 00
" printing and stationery	69 00
" investigation of claims	15 75
" postage, telephone, telegrams and express	42 50
Total expenses of management	<u>\$589 71</u>

Miscellaneous payments:

Cash paid for losses which occurred in 1913	4,348 50
" rebates	9 08
Total expenditure	<u><u>\$4,947 29</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$1,851,427 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,031	\$1,767,918 00
Policies new and renewed during 1913	403	746,270 00
Gross number and amount in force during 1913	1,434	\$2,514,188 00
Less expired and cancelled in 1913	404	662,761 00
Net risks in force 31st December, 1913	1,030	<u><u>\$1,851,427 00</u></u>

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three years.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$65,720 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	59,736 25
Amount of premium notes received during the year 1913	26,503 00
Amounts on the premium notes of 1913, including all sums credited on mid premium notes:	
Amount cash paid up to 31st December, 1913	3,158 87
For fixed payments unpaid at 31st December, 1913	83 04

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Hugh Allen	Drumbo, Ont.
N. C. Kendrick	Cainsville, Ont.
John Collins	Burford, Ont.
A. W. Vansickle	Onondaga, Ont.
Chas. McIntyre	East Oakland, Ont.
Francis Thompson	Cainsville, Ont.
Albert Barton	Brantford, Ont.
Edward Knight	Vanessa, Ont.
Duncan Miller	Glen Morris, Ont.

Officers:

A. W. VanSickle, President	Onondaga, Ont.
Francis Thompson, Vice-President	Cainsville, Ont.
John H. Campbell, Secretary-Treasurer	Brantford, Ont.

Auditors:

Wm. Irwin	Brantford, Ont.
J. A. Smith	Brantford, Ont.

Unassessed premium note capital, \$123,829.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of cash at head office	\$59 89
Cash in Canadian Bank of Commerce	7,178 00
Amount of unpaid fixed payments of 1913	400 00
Amount of fixed payments, prior years	858 87
Amount of unpaid assessment of 1913	400 00
" assessment of prior years	198 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied	123,829 36
Total assets	<u>\$132,924 31</u>

LIABILITIES.

Amount of losses adjusted	\$2,283 34
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RECEIPTS.

Cash balance at 31st December, 1913 (not extended)	\$8,728 63
Cash received for fixed payments of 1913	\$8,813 85
" fixed payments prior years	668 51
" assessments levied in 1913	4,156 80
" assessments levied prior to 1913	801 81
" interest during 1913	127 26
Total receipts	\$14,568 23

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,659 38
" law costs	115 25
" interest	1 60
" taxes	14 88
" rent	65 00
" investigation and adjustment of claims	63 90
" travelling expenses	21 00
" statutory assessment and license fee	48 65
" printing, stationery and advertising	149 00
" salaries, directors' and auditors' fees	1,246 60
" postage, telephones, telegrams and express	96 90
" all other	83 15
Total expenses of management	\$3,565 31

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	3 35
" losses which occurred during 1913	12,391 65
" re-insurance	10 00
" rebate	88 66
Total expenditure	\$16,058 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Mutual	\$4,547,889 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,481	\$4,497,680 00
Policies new and renewed during 1913	734	1,501,450 00
Gross number and amount in force during 1913	3,215	\$5,999,130 00
Less expired and cancelled during 1913	855	1,451,241 00
Net risks in force 31st December, 1913	2,360	\$4,547,889 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	\$123,829 36
Amount of premium notes received during the year 1913	39,425 47
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1913	12,970 65
Notes for fixed payments or assessments unpaid at 31st December, 1913	1,857 06

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Paul J. Willson	Marshville, Ont.
John K. Misener	Montrose, Ont.
Lewis A. Doan	Humberston, Ont.
Robert McCredie	Chippawa, Ont.
Almer A. Garner	Fenwick, Ont.
Jno. B. Gallinger	Southend, Ont.
E. O. Disher	Ridgeway, Ont.
Nathan Day	Ridgeway, Ont.
J. J. Damude	Fonthill, Ont.

Officers.

E. O. Disher, President	Ridgeway, Ont.
A. A. Garner, Vice-President	Fenwick, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Auditors:

Isaac L. Pound	Ridgeway, Ont.
M. H. Hibbard	Ridgeway, Ont.

Unassessed premium note capital, \$79,182.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of debentures	\$5,799 86
Cash on hand	114 29
Cash in Imperial Bank, Ridgeway	4,973 06
Amount unpaid of fixed payments of 1913	231 42
Amount of all premium notes in force after deducting all payments thereon and assesments levied	79,182 16
Total assets	<u>\$90,300 79</u>

LIABILITIES.—None.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,682	\$2,782,003 00
Policies new and renewed in 1913	649	1,162,777 00
Gross number and amount in force during 1913	2,331	\$3,944,780 00
Less expired and cancelled in 1913	635	1,017,811 00
Net risks in force 31st December, 1913	1,696	\$2,926,969 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$89,193 61
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	79,182 16
Amount of premium notes received during the year 1913	35,581 32
Payments on the premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	2,299 49

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Andrew Sherk	Rainham Centre, Ont.
J. Honsberger	Dunnville, Ont.
Henry Reicheld	Fisherville, Ont.
Christian Ebert	Fisherville, Ont.
Daniel Culver	Rainham Centre, Ont.
John Featherstone	Rainham, Ont.
John Lloyd	Rainham Centre, Ont.
James Lyons	Byng, Ont.
Alex. Hicks	Port Maitland, Ont.
Guy Raichelt	Rainham, Ont.
Wm. Holland	Bingham Road, Ont.
Jacob Schaffer	Kohler, Ont.

Officers:

Josua Honsberger, President	Dunnville, Ont.
Daniel Culver, Vice-President	Rainham Centre, Ont.
A. E. Havill, Secretary-Treasurer	Rainham, Ont.

Auditors:

Wm. Babeon	Rainham Centre, Ont.
Leander F. Culver	Rainham Centre, Ont.

. Unassessed premium note capital, \$68,061.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in Bank of Hamilton, Dunnville	\$1 34
" Bank of Commerce, Cayuga	1 00
" Union Bank, Cayuga, Ont.	1 63
" Union Bank, Fisherville	1 00
" Bank of Commerce, Dunnville	0 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied	68,061 93
Amount of unpaid assessments levied during 1913	54 00
Total assets	\$68,121 81

LIABILITIES

Amount of supposed or reported losses	\$121 49
Total	<u>\$121 49</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,651 48
Cash received for agents' fees (not extended)	380 00
Cash received as fixed payments of 1913	\$471 31
" fixed payments of prior years	41 49
" assessments, 1913	5,296 28
" assessment, prior years	159 65
" interest	32 13
Total receipts	<u>\$6,000 86</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees (not extended)	\$380 00
" fuel and light	\$2 00
" statutory assessment and license	24 09
" printing, stationery and advertising	14 75
" salaries of directors' and auditors' fees	274 40
" travelling expenses	5 00
" postage, telegrams and express	17 35
Total expenses of management	<u>\$337 59</u>

Miscellaneous payments:

Amount paid for losses which occurred in 1913	8,262 93
" rebate	51 82
Total expenditure	<u>\$8,652 34</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	<u>\$2,174,906 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	921	\$1,967,279 50
Policies new and renewed during 1913	256	587,021 50
Gross number and amount in force during 1913	1,177	\$2,554,301 00
Less expired and cancelled in 1913	267	583,913 00
Net risks in force 31st December, 1913	910	<u>\$1,970,388 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$87,630 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	68,061 93
Amount of premium notes received during the year 1913	23,570 00
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	471 40

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John R. Wissler Elora, Ont.
 David Rea Fergus, Ont.
 Michael Heffernan Arthur, Ont.
 Adam Boyle Orton, Ont.
 W. L. Gordon Elora, Ont.
 Wm. J. Deans Fergus, Ont.

Officers:

John R. Wissler, President Elora, Ont.
 Michael Heffernan, Vice-President Arthur, Ont.
 James Beattie, Secretary-Treasurer Fergus, Ont.

Auditors:

Col. J. J. Craig Fergus, Ont.
 John McClellan Arthur P.O., Ont.

Unassessed premium note capital, \$81,056.94.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value debentures	\$5,000 00
Actual cash in Imperial Bank, Fergus	361 21
" in Royal Bank, Fergus	3,630 53
Amount unpaid of fixed payments of 1913	568 98
Amount unpaid of fixed payments in prior years (not extended) \$1,067 99	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	81,056 94
Less residue of premium notes given by the Company for re-insurance	186 50
	80,870 44
Interest	141 78
Total assets	<u>\$90,572 94</u>

LIABILITIES.

Balance due Treasurer	<u>\$63 95</u>
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,195 50	
Cash received as fixed payments of 1913		\$5,267 85
“ as fixed payments of prior years		295 18
“ for interest		215 55
“ extra premium and permits		6 30
Total premiums		<u>\$5,784 88</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$736 00
“ investigation and adjustment of claims	107 20
“ statutory assessment and license fee	30 38
“ printing, stationery and advertising	94 78
“ salaries, directors' and auditors' fees	829 55
“ postage, telephone, telegrams and express	43 65
“ travelling expenses	20 00
“ other expenses	5 00
Total expenses of management	<u>\$1,866 56</u>

Miscellaneous payments:

Cash, paid for losses which occurred prior to 1913	65 44
“ losses which occurred during 1913	2,943 72
“ rebate	121 87
“ invested in municipal debentures (not extended)	\$5,055 00
Total expenditure	<u>\$4,997 59</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual system	\$2,721,439 00

Less Re-insurance.

On mutual system	<u>7,800 00</u>
Net risks carried at 31st December, 1913	<u>\$2,713,639 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,482	\$2,615,280 00
Policies new and renewed during 1913	492	923,595 00
Gross number and amount in force during 1913	1,974	\$3,538,875 00
Less expired or cancelled in 1913	487	817,436 00
Net risks in force 31st December, 1913	1,487	\$2,721,439 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$96,671 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,056 94
Amount of premium notes received during the year 1913	32,394 06
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	2,002 26
Notes for fixed payments up to 31st December, 1913	192 72

Re-insurance.

Amount of premium notes given by Company for re-insurance	264 50
Less payments made thereon	78 00
Amount of residue of said premium notes for which the Company is still liable	186 50

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Maxwell Hunter	Pt. Stanley, Ont.
John G. Chapman	St. Thomas, Ont.
Chas. F. Heidt	Frome, Ont.
Mungo McNab	Iona Station, Ont.
Charles F. Jackson	Pt. Stanley, Ont.
Edgar Silcox	Shedden, Ont.

Officers:

Mungo McNab, President	Iona Station, Ont.
Maxwell Hunter, Vice-President	Pt. Stanley, Ont.
John H. Sells, Secretary-Treasurer	Shedden, Ont.

Auditors:

Colin McArthur	Southwold Station, Ont.
Justin G. Moore	Shedden, Ont.

Unassessed premium note capital, \$62,394.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at the head office	\$11 70
Cash on deposit in Sterling Bank, Shedden, Ont.	206 81
Amount unpaid of assessments levied during 1913	761 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,394 69
Total assets	<u>\$63,374 57</u>

LIABILITIES.

Amount of adjusted losses	\$348 00
" losses supposed or reported	50 00
" promissory note	900 00
Total liabilities	<u>\$1,298 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$866 00
Cash received for assessments levied in 1913	\$4,784 86
“ assessments levied prior to 1913	411 78
“ borrowed money	900 00
Total receipts	<u>\$6,096 64</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$62 25
“ interest	32 17
“ statutory assessment and license	22 88
“ printing, stationery, advertising	50 25
“ salaries, directors' and auditors' fees	345 00
“ postage, telephone, telegrams and express	22 50
“ rent	8 00
“ Underwriters' Association	5 00
Total expenses of management	<u>\$548 05</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	1,710 00
“ losses which occurred during 1913	4,472 46
“ rebate	13 62
Total expenditure	<u>\$6,744 13</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual	<u>\$1,844,290 00</u>
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MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	806	\$1,841,725 00
Policies new and renewed during 1913	202	489,790 00
Gross number and amount in force during 1913	1,008	\$2,331,515 00
Less expired and cancelled in 1913	217	487,225 00
Net risks in force 31st December, 1913	791	<u>\$1,844,290 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$73,771 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,394 69
Amount of premium notes received during the year 1913	19,591 60
Amount of premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	4,784 86

NORFOLK COUNTY FARMERS' MUTUAL INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wilson Porter	Port Dover, Ont
George Erwin	Tyrrell, Ont.
Alfred Roberts	Simcoe, Ont.
A. R. Reid	Lynedoch, Ont.
Nelson Clement	Vanessa, Ont.
Theo. Cunningham	Windham Centre, Ont.
J. S. Benn	Courtland, Ont.
William A. Boyer	Simcoe, Ont.
N. S. Palmerton	Walsh, Ont.
James H. Smith	Simcoe, Ont.
William Kelly	Glen Meyer, Ont.
Eugene Hazen	Walsingham Centre, Ont.

Officers:

Wilson Porter, President	Port Dover, Ont.
George Erwin, Vice-President	Tyrrell, Ont.
Stanley N. Boughner, Secretary-Treasurer	Simcoe, Ont.

Auditors:

Andrew McKnight	Simcoe, Ont.
Frank Shearer	Vittoria, Ont.

Unassessed premium note capital, \$69,176.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$48 35
Cash in Molsons Bank, Simcoe	20 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied	69,176 02
Amount unpaid of fixed payments of 1913	693 75
Amount of agents' balances, 1913	110 50
Total assets	<u>\$70,048 73</u>

LIABILITIES.

Amount of borrowed money	\$3,100 00
" interest accrued	46 00
" due directors	263 15
Total liabilities	<u>\$3,409 15</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$6 13
Cash received as fixed payments of 1913	\$5,074 93
" fixed payments of prior years	493 56
" interest	6 00
" borrowed money	1,600 00
" 1914 payments paid in advance	95 54
" returned commission	7 74
Total receipts	<u>\$7,277 77</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$2 50
" agents' commission	1,114 62
" printing, stationery and advertising	69 50
" statutory assessment and license	25 00
" salaries, directors' and auditors' fees	360 00
" travelling expenses	9 00
" rent	36 00
" taxes (municipal)	5 80
" postage, telephone, telegrams and express	38 54
" fuel and light	6 95
" interest	202 65
" other expenses	20 87
Total expenses of management	<u>\$1,891 43</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	4,333 98
" for rebate	49 83
" in repayment of loan	940 20
Total expenditure	<u>\$7,215 44</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Mutual	Four years. \$2,041.879 33
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CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,410	\$1,960,225 00
Policies new and renewed during 1913	405	611,515 00
Gross number and amount in force during 1913	1,815	\$2,571,740 00
Less expired and cancelled in 1913	402	529,860 67
Net risks in force 31st December, 1913	1,413	\$2,041,879 33

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$82,328 37
Amount of all premium notes, after deducting all payments made thereon and assessments levied	69,176 02
Amount of premium notes received during the year 1913	24,460 60
Payment on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,605 31

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Snider ..	Waterloo, Ont.
Alex. L. Noble ..	Norval, Ont.
S. J. Cherry ..	Preston, Ont.
R. A. Thompson ..	Lynden, Ont.
N. H. Stevens ..	Chatham, Ont.
Wm. Scott ..	Caledonia, Ont.

Officers:

Wm. Snider, President ..	Waterloo, Ont.
Alexander L. Noble, Vice-President ..	Norval, Ont.
J. T. White, Secretary-Treasurer ..	Hamilton, Ont.

Auditors:

Walter and W. B. Anderson ..	Hamilton, Ont.
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Unassessed premium note capital, \$106,676.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages ..	\$6,000 00
Bonds and debentures ..	188,263 41
Cash on deposit, to the Company's credit, not drawn against in Royal Bank, Hamilton . .	16,387 89
Amount unpaid of fixed payments of 1913 ..	530 40
Prior instalments balance of premium notes (not extended) \$34 30	
Amount of premium notes in force, after deducting all payments thereon and assessments levied ..	106,676 15
Amount interest accrued ..	4,042 71
Total assets ..	\$321,900 56

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$16,939 57	
Cash received as fixed payments of 1913		\$35,400 70
“ fixed payments due in prior years		250 00
“ interest		9,478 61
“ fees		1 50
Total receipts		<u>\$45,130 81</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$16 50
“ commission or allowances	7 48
“ investigation and adjustment of claims	45 14
“ statutory assessment and license fee (Ontario) ..	19 19
“ license fees, other Provinces	248 30
“ printing, stationery and advertising	251 29
“ salaries, directors' and auditors' fees	4,095 69
“ postage, telephone, telegrams, express and exchange	229 37
“ travelling expenses	423 90
“ fuel and light	8 59
“ taxes	32 97
“ rent	250 00
“ Honorarium and retiring allowance to Senator Jones	5,100 00
“ other expenses	170 19
Total expenses of management	<u>\$10,898 61</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	12,582 62
“ rebate	1,074 30
“ re-insurance	94 98
“ dividends	6,562 39
“ for investments (not extended)	\$18,360 78
Total expenditure	<u>\$31,212 90</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year or less.	Three years.	Total.
Mutual	\$24,000 00	\$1,333,561 00	\$1,357,561 00

Re-insurance

Mutual		\$5,000 00	\$5,000 00
Net risks in force 31st December, 1913	\$24,000 00	\$1,328,561 00	<u>\$1,352,561 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	404	\$1,461,871 00
Policies new and renewed during 1913	158	565,960 00
Gross number and amount in force during 1913	562	\$2,027,831 00
Less expired and cancelled in 1913	165	670,270 00
Net risks in force 31st December, 1913	397	\$1,357,561 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One-year risks.	Three-year risks.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	\$670 85	\$174,752 00	\$175,422 85
Amount of all premium notes after deducting all payments thereon and assessments levied	175 00	106,501 15	106,676 15
Amount of premium notes received during the year 1913	670 00	64,698 00	65,368 00
Payments on premium notes of 1913, including all sums credited on said premium notes:			
Cash paid to 31st December, 1913..			35,400 70
Fixed payments unpaid 31st December, 1913			530 40

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

James Kirkwood	Ospringe, Ont.
Richard Graham	Georgetown, Ont.
John Ramsey	Campbellville, Ont.
George Gastle	Milton, Ont.
N. F. Lindsay	Acton, Ont.
George E. Fisher	Freeman, Ont.
Henry W. Cook	Streetsville, Ont.
John Wilson	Erin, Ont.
Wallace A. Lasby	Rockwood, Ont.

Officers:

Richard Graham, President	Georgetown, Ont.
George Gastle, Vice-President	Milton, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

Ebenezar Beswick	Acton, Ont.
R. E. Hall	Milton, Ont.

Unassessed premium note Capital, \$187,771.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand	\$34 40	
Cash in Royal Bank, Guelph, Ont.	8,576 26	
Cash in Metropolitan Bank, Campbellville, Ont.	866 60	
Cash in Metropolitan Bank, Acton, Ont.	4,722 42	
Amount of note or due bills less than one year overdue	152 05	
Amount of notes or bills one year or more overdue (not extended)	\$22 75	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$187,771 80	
Less residue of premium notes given by the Company for re-insurance	2,390 40	
		185,381 40
Office furniture and safe (not extended)	\$75 00	
Total assets		\$199,733 13

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$9,997 03	
Cash received as fixed payments of 1913		\$12,839 25
“ fixed payments of prior years		187 80
“ interest		358 66
“ re-insurance premiums		183 80
Total receipts		<u>\$13,569 51</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$1,043 00
“ investigation and adjustment of claims	95 80
“ statutory assessment and license fee	67 90
“ postage, telephone, telegrams and express	71 96
“ rent	14 00
“ printing, stationery and advertising	85 30
“ salaries, directors' and auditors' fees	1,053 80
“ travelling expenses	3 40
“ other expenses of management	35 70
Total expenses of management	<u>\$2,470 86</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	150 00
“ losses which occurred during 1913	5,891 30
“ re-insurance	283 80
“ rebate	570 90
Total expenditure	<u>\$9,366 86</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.	Total.
Mutual	\$6,590,010 00	\$6,590,010 00

Less Re-insurance.

On mutual system	49,800 00	49,800 00
Net risks actually carried at 31st December, 1913	<u>\$6,540,210 00</u>	<u>\$6,540,210 00</u>

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,188	\$6,480,555 00
Policies new and renewed during 1913	1,089	2,249,600,00
Gross number and amount in force during 1913	4,277	\$8,730,155 00
Less expired and cancelled in 1913	1,083	2,140,145 00
Net risks in force 31st December, 1913	3,194	\$6,590,010 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December 1913.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$226,536 75
Amount of premium notes, after deducting all payments thereon and assessments levied	187,771 80
Amount of premium notes received during the year 1913	77,940 65
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1913	12,922 05
Notes given for fixed payments unpaid	152 05

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance ..	2,490 00
Less payments thereon	99 60
Residue of premium notes given for re-insurance	\$2,390 40

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John McNabb	Rockwood, Ont.
Ernest Parkinson	Guelph, Ont.
Leonard McDougall	Rockwood, Ont.
F. B. Anderson	Fergus, Ont.
Charles Benham	Rockwood, Ont.
John Grieve	Rockwood, Ont.

Officers:

John McNabb, President	Rockwood, Ont.
E. Parkinson, Vice-President	Guelph, Ont.
Robert Scott, Secretary-Treasurer	Eramosa, Ont.

Auditors:

Jos. J. Aldous	Rockwood, Ont.
S. Duffield	Eramosa, Ont.

Unassessed premium note capital, \$58,998.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of debentures	\$4,000 00
Cash on hand, head office	74 81
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	3,506 01
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,051 81
Amount unpaid of instalments of 1913	293 25
Amount of prior years (not extended)	\$99 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	58,998 90
Less residue of premium notes given by Company for re-insurance	4,565 20
	54,433 70
Office furniture and safe (not extended)	85 00
Total assets	\$63,359 58

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,781 68	
Cash received as fixed payments of 1913		\$2,283 70
" fixed payments of prior years		292 45
" interest		305 87
" re-insurance on losses		9 00
Total receipts		<u>\$2,891 02</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$200 75
" investigation of claims	18 00
" statutory assessments and license	17 53
" printing, stationery, advertising	35 07
" postage, telephones, telegrams and express	17 25
" salaries, directors' and auditors' fees	206 00
" rent of room for Board meeting	4 00
" travelling expenses	9 30
" law costs	5 00
Total expenses of management	<u>\$512 90</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	2,222 60
" re-insurance	196 35
" rebates	18 95
" other expenditure	89 27
" invested in municipal debentures (not extended)	\$4000
Total expenditure	<u>\$3,040 07</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$1,362,695 00
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Less Re-insurance.

On mutual system	99,300 00
Net risks actually carried by Company, 31st December, 1913	<u>\$1,263,395 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	606	1,290,695 00
Policies new and renewed during 1913	237	507,150 00
Gross number and amount in force during 1913	843	\$1,797,845 00
Less expired and cancelled in 1913	213	435,150 00
Net risks in force 31st December, 1913	630	\$1,362,695 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by Company and legally liable to assessment	\$63,986 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	58,998 90
Amount of all premium notes received during 1913	23,889 25
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	2,576 95
Notes for fixed payments or assessments unpaid 31st December, 1913 . . .	2,283 70

Re-insurance.

Amount of premium notes given for re-insurance	4,908 75
Less payments made thereon	343 55
Residue of said premium notes for which the Company is still liable ..	\$4,565 20

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1914

Directors:

Wm. Newstead	Moorefield, Ont.
Jno. C Dixon	Moorefield, Ont.
George Short	Drayton, Ont.
Wm. Christian	Drayton, Ont.
Robert McArthur	Moorefield, Ont.
J. P. Cunningham	Grand Valley, Ont.
W. T. Whale	Goldstone, Ont.
Henry Birkwell	Wallenstein, Ont.
Jesse Jack	Drayton, Ont.
Isaiah Mitchell	Rothsay, Ont.
Wm. Noecker	Drayton, Ont.
J. J. Morrison	Arthur, Ont.

Officers:

John C. Dixon, President	Moorefield, Ont.
W. T. Whale, Vice-President	Goldstone, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Auditors:

Peter Boyer	Moorefield, Ont.
Jas. McDougall	Drayton, Ont.

Unassessed premium note capital, \$114,565.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$1,500 00
Cash on hand at head office	55 84
Cash in Royal Bank, Drayton	4,613 47
Cash in Bank of Hamilton, Moorefield	1,788 07
Cash in Bank of Hamilton, Orangeville	3,107 25
Cash in Royal Bank, Arthur	4,131 63
Cash in Royal Bank, Grand Valley	92 50
Amount unpaid of fixed payments of 1913	1,492 15
Amount unpaid of fixed payments due prior to 1913 (not extended) . . .	\$426 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied	114,565 20
Amount of office furniture (not extended)	\$100 00
Total assets	<u>\$131,346 11</u>

LIABILITIES.

Amount of unpaid loss	\$800 00
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$12,798 12
Cash received as fixed payments of 1913	\$13,395 85
“ as fixed payments of prior years	750 20
“ for interest	448 55
“ rent	75 00
Total receipts	\$14,669 60

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission and inspection of agencies	\$1,226 25
“ statutory assessment and license fee	73 68
“ printing, stationery and advertising	183 75
“ salaries, directors' and auditors' fees	797 00
“ investigation and adjustment of claims	233 00
“ travelling expenses	4 00
“ postage, telephone, telegrams and express	74 45
“ rent and insurance	10 00
“ taxes	54 87
“ fuel and light	24 31
“ other expenses	59 55
Total expenses of management	\$2,740 86

Miscellaneous payments:

Cash paid for losses which occurred during 1913	10,655 50
“ rebate, abatements and returned premiums	282 60
Total expenditure	\$13,678 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Mutual	Four years. \$7,303,525 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,438	\$7,076,425 00
Policies new and renewed during 1913	1,092	2,320,100 00
Gross number and amount in force during 1913	4,530	\$9,396,525 00
Less expired and cancelled in 1913	1,071	2,093,000 00
Net risks in force 31st December, 1913	3,459	\$7,303,525 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$149,117 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	114,565 20
Amount of premium notes received during the year 1913	47,091 00
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1913	13,395 85
Amount of notes given for fixed payments or assessments unpaid 31st December, 1913	1,492 15

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1913

Directors:

Werner Youngblut	Tavistock, Ont.
Leonard Schaefer	Tavistock, Ont.
A. H. Goring	Woodstock, Ont.
Werner Mogk	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
J. C. Stewart	Stratford, Ont.
John Pletsch	Stratford, Ont.
J. A. Fraser	New Hamburg, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Shakespeare, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, \$182,931.66.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand, Head Office	\$149 82
Cash in Standard Bank, Tavistock	1,911 56
Cash in Royal Bank, Stratford	693 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied	182,931 66
Amount unpaid of assessments of 1913	667 19
Total assets	\$186,354 08

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December 1912 (not extended)	\$2,340 64	
Cash received for assessments levied during 1913		\$7,128 86
Cash received for assessments levied prior to 1913		415 76
Cash received for interest		74 71
Cash received, borrowed during 1913		5,900 00
Total receipts		<u>\$13,519 33</u>

EXPENDITURE.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees		\$333 50
" statutory assessment and license fee		42 09
" law costs		148 35
" printing, stationery and advertising		167 96
" postage, telephone, telegrams and express		32 00
" travelling expenses		16 00
" rent		15 00
" investigation of claims		69 70
" fee, Underwriters' Association		6 00
" interest		64 65
" collecting assessment		80 00
" other expenses		12 50
Total expenses of management		<u>\$987 75</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913		6,191 99
" losses prior to 1913		25 00
" repayment of loan		5,900 00
Total expenditure		<u>\$13,104 74</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	<u>\$4,099,840 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,452	\$3,821,960 00
Policies new and renewed during 1913	379	1,022,940 00
Gross number and amount in force during 1913	1,831	\$4,844,900 00
Less expired and cancelled in 1913	363	745,060 00
Net risks in force 31st December, 1913	1,468	<u>\$4,099,840 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$204,992 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	182,931 66
Amount of premium notes received during the year 1913	51,147 00
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1913	1,659 56

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Robert Baird New Hamburg (R.R. 1), Ont.
 Thos. E. West Woodstock, Ont.
 Charles D. Brown New Hamburg (R.R. 2), Ont.
 John Walton Woodstock, Ont.
 Robert Smith Hickson, Ont.
 W. A. Beattie Bright (R.R. 4), Ont.
 John Schlemmer Tavistock (R.R. 1), Ont.
 R. J. Thomas Bright (R.R. 3), Ont.
 Benjamin Bickell Bright (R.R. 1), Ont.

Officers:

Robert Baird, President New Hamburg (R.R. 1), Ont.
 Thomas E. West, Vice-President Woodstock, Ont.
 D. R. Stauffer, Secretary-Treasurer Chesterfield, Ont.

Auditors:

T. W. Craig Bright, Ont.
 E. J. Smart Plattsville, Ont.

Unassessed premium note capital, \$87,664.01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Actual cash on hand at head office	\$5 81
Cash on deposit in Standard Bank, Bright, Ont.	1,686 95
Cash on deposit in Huron & Erie Loan Co., London, Ont.	2,000 00
Amount unpaid of assessments levied in 1913	194 11
Amount of premium notes in force, after deducting all payments thereon and assesments levied	87,664 01
Office furniture and safe (not extended)	\$40 00
Total assets	<u>\$91,550 88</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$3,092 76
Cash received at taking of application held by agents (not extended)	180 00
Cash received for assessments levied in 1913	\$3,024 11
" interest	74 35
" other sources	5 00
Total receipts	<u>\$3,103 46</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$180 00
Amount paid for printing, stationery and advertising	\$67 75
" postage, telephone, telegrams and express	35 40
" salaries, directors' and auditors' fees	455 00
" rent of rooms and cost of directors' meetings	38 60
" statutory assessment and license fee	23 92
" travelling expenses	15 00
" one-half premium Treasurer's bond	8 00
" other expenses	5 50
Total expenses	<u>\$549 17</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1912	3,959 50
Total expenditure	<u>\$5,709 07</u>

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1913.

	Four years.
Mutual!	<u>\$2,022,410 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	668	\$1,949,270 00
Policies new and renewed during 1913	186	498,225 00
Gross number and amount in force during 1913	854	\$2,447,495 00
Less expired and cancelled in 1913	165	425,085 00
Net risks in force 31st December, 1913	689	<u>\$2,022,410 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$94,504 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	87,664 01
Amount of premium notes received during the year 1913	23,017 25

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Suhring	Sebringville, Ont.
John Murray	Avonton, Ont.
Charles Baird	St. Mary's (R.R. 5), Ont.
James Muir	St. Mary's (R.R. 5), Ont.
John Dempsey	Stratford (R.R. 2), Ont.
Robert Armstrong	Wartburg, Ont.

Officers:

Wm. Suhring, President	Sebringville, Ont.
John Murray, Vice-President	Avonton, Ont.
Peter Smith, Secretary-Treasurer	Stratford, Ont.

Auditors:

D. K. Erb	Stratford (R.R. 3), Ont.
Geo. Armstrong	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, \$77,355.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at Head Office	\$0 87
Cash in Sterling Bank, Sebringville	7,168 17
Amount unpaid of assessments of 1913	119 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied	77,355 69
Total assets ..	<u>\$84,643 99</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,235 69
Cash received for assessments levied in 1913	\$2,335 05
“ assessments levied in prior years	271 27
“ interest	148 02
“ other sources	16 00
Total receipts ..	<u>\$2,770 34</u>

EXPENDITURE.

Expenses of management:

Amount paid for rent	\$4 00
“ statutory assessment and license	31 33
“ travelling expenses	24 00
“ salaries, directors' and auditors' fees	272 50
“ printing, stationery and advertising	56 80
“ investigation of claims	20 10
“ postage, telephone, telegrams and express	30 65
“ other expenses	7 60

Total expenses of management	<u>\$446 93</u>
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Miscellaneous payments:

Amount paid for losses incurred in 1913	270 01
“ losses incurred in prior years	120 00

Total expenditure	<u><u>\$836 99</u></u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	<u><u>\$2,763,268 00</u></u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	983	\$2,713,653 00
Policies new and renewed during 1913	385	1,039,950 00
Gross number and amount in force during 1913	1,368	\$3,753,603 00
Less expired and cancelled in 1913	372	990,335,00
Net risks in force 31st December, 1913	996	<u><u>\$2,763,268 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three years.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$82,898 04
Amount of all premium notes on policies in force 31st December, 1913, after deducting all payments thereon and assessments levied	77,355 69
Amount of premium notes received during the year 1913	31,193 50
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	2,335 05

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. R. Fisk	New Germany, Ont.
Frederick Schaefer	New Hamburg, Ont.
Alex. McKay	Linwood, Ont.
John Burnett	West Montrose, Ont.
Robert Laidlaw	Guelph, Ont.
I. B. Ditner	St. Agatha, Ont.
L. K. Weber	Hawkesville, Ont.
Chas. Wilhelm	New Germany, Ont.
George Hanel	Ariss, Ont.

Officers:

Wm. R. Fisk, President	New Germany, Ont.
Frederick Schaefer, Vice-President	New Hamburg, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Auditors:

Mark May	New Germany, Ont.
G. G. Brohman	Ariss, Ont.

Unassessed premium note capital, \$46,976.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$ 90
Amount of cash in Royal Bank, Guelph, Ont.	1,689 18
Amount of cash in Bank of Commerce, Guelph, Ont.	1,327 17
Amount unpaid of assessments levied in 1913	269 96
Amount unpaid of assessments levied prior to 1913	100 58
Amount of premium notes in force after deducting all payments thereon and assessments levied	46,976 12
Total assets	<u>\$50,363 91</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1912 (not extended)	\$2,127 88
Cash received for assessments levied in 1913	\$1,222 92
Cash received for assessments levied in years prior to 1913	176 54
Cash received for interest	57 81
Total receipts	\$1,457 27

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$143 50
" investigation of claims	4 00
" statutory assessments and license fees	14 51
" printing, stationery and advertising	27 79
" salaries, directors' and auditors' fees	269 00
" postage, telephone, telegram and express	19 95
" other expenses	55 50
Total expenses of management	\$534 25

Miscellaneous payments:

Cash paid for losses which occurred in 1913	33 65
Total expenditure	\$567 90

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual . . .	\$991,609 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	608	\$978,219 00
Policies new and renewed during 1913	155	288,250 00
Gross number and amount in force during 1913	763	\$1,266,469 00
Less expired and cancelled in 1913	153	274,860 00
Net risks in force 31st December, 1913	610	\$991,609 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$52,219 35
Amount of premium notes, after deducting all payments thereon and assessments levied . . .	46,976 12
Amount of premium notes received during the year 1913	14,783 00

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the Year 1914.

Directors:

T. B. Harvey	Merlin, Ont.
Christian Johnson	Kingsville, Ont.
Nelson H. Shepley	Amherstburg, Ont.
Thomas Liddle	Wheatley, Ont.
Byron Robinson	Wheatley, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
D. H. Brown	Port Alma, Ont.
Samuel Burk	Blenheim, Ont.
Charles T. Sellars	Malden Centre, Ont.
Wm. Holme	Comber, Ont.

Officers:

David Fletcher, President	Fletcher, Ont.
Byron Robinson, Vice-President	Wheatley, Ont.
Thomas C. Renwick, Secretary-Treasurer	Wheatley, Ont.

Auditors.

Thomas Robinson	Coatsworth, Ont.
Charles H. Renwick	Wheatley, Ont.

Unassessed premium note capital, \$60,931.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of bonds	\$6,000 00
Cash on hand	80 50
Cash in Merchants Bank, Wheatley	3,264 53
Amount unpaid of fixed payments at 1913	331 49
Prior instalments on fixed payments (not extended)	\$23 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied	60,931 27
Amount of office furniture and safe (not extended)	\$140 00
Total assets	<u>\$70,607 79</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,718 58	
Cash received as fixed payments of 1913		\$6,066 36
" fixed payments of prior years		173 73
" interest		200 52
" transfer fees		1 00
Total receipts		<u>\$6,441 61</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission		\$821 50
" Division Court cost		17 35
" taxes		0 95
" rent		19 00
" travelling expenses		112 75
" salaries, directors' and auditors' fees		484 00
" investigation of claims		69 10
" postage, telephone, telegrams and express		37 90
" statutory assessment and license fee		23 69
" printing, stationery and advertising		24 50
" other expenses		5 00
Total expenses of management		<u>\$1,615 74</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913		4,019 55
" rebate		179 87
" invested in Trust Company deposit receipts (not extended)..	\$6,000 00	
Total expenditure		<u>\$5,815 16</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913

	One year or less.	Two-year risks.	Three-year risks.	Total.
Mutual	\$13,915 00	\$20,575 00	\$2,146,435 00	\$2,180,925 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1912	1,098	\$1,925,894 00
Policies new and renewed during 1913	496	929,105 00
Gross number and amount in force during 1913	1,594	\$2,854,999 00
Less expired and cancelled in 1913	381	674,074 00
Net risks in force 31st December, 1913	1,213	<u>\$2,180,925 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year or less.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$174 73	\$353 58	\$57,639 04	\$58,167 35
Amount of all premium notes, after deducting all payments thereon and assessment levied	169 29	346 78	60,415 20	60,931 27
Amount of premium notes received during the year	147 53	161 20	32,164 72	32,473 45
Payments on premium notes of 1913, including all sums credited on said premium notes:				
Cash paid up to 31st Dec., 1913.	29 20	31 54	6,005 62	6,066 36
Notes for fixed payments or assessments unpaid 31st December, 1913 .....	.....	.....	331 49	331 49

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May. 1882.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

W. C. Hodgins	Denfield, Ont.
H. McGuffin	London, Ont.
T. N. Talbot	Ettrick, Ont.
A. McLean	Ilderton, Ont.
B. C. Brooks	London, Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Denfield, Ont.
H. Needham	Ilderton, Ont.
R. T. Shoebottom	Ballymote, Ont.

Officers:

W. C. Hodgins, President	Denfield, Ont.
T. N. Talbot, Vice-President	Ettrick, Ont.
Edward Dann, Secretary, 565 Central Ave., ...	London, Ont.
E. M. Roberts, Treasurer	Ilderton, Ont.

Auditors:

James Smibert	Ettrick, Ont.
J. E. Johnston	Ettrick, Ont.

Unassessed premium note capital, \$63,729.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS,

Loan Company's debentures	\$10,000 00
Cash in Royal Bank, London	1,108 40
Amount unpaid of fixed payments of 1913	277 86
Fixed payments, prior years (not extended)	\$40 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	63,729 90
Amount of interest due and accrued	78 32
Total assets	<u>\$75,194 48</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,780 12	
Cash received for fixed payments of 1913		\$4,739 51
" fixed payments of prior years		158 30
" interest		551 35
Total receipts		<u>\$5,449 16</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$503 00
" fuel and janitor	8 00
" investigation of claims	32 00
" statutory assessments and license	28 60
" printing, stationery and advertising	25 15
" salaries, directors' and auditors' fees	427 50
" postage, telephone, telegraph and express	27 09
" legal advice	12 00
" travelling expenses, Underwriters' Association fees	19 60
Total expenses of management	<u>\$1,082 94</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	5,821 46
" rebate	216 48
Total expenditure	<u>\$7,120 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$2,527,498 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,371	\$2,432,078 00
Policies new and renewed during 1913	503	898,552 00
Gross number and amount in force during 1913	1,874	\$3,330,630 00
Less expired and cancelled in 1913	470	803,132 00
Net risks in force 31st December, 1913	1,404	<u>\$2,527,498 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$75,961 49
Amount of all premium notes, after deducting all payments thereon and assessments levied	63,729 90
Amount of premium notes received during the year 1913	26,994 30
Payments on premium notes of 1913, including all sums credited on said Premium notes:	
Cash paid up to 31st December, 1913	4,739 51
Notes for fixed payments or assessments unpaid at 31st December, 1913	277 86

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John W. Kingston	Watford, Ont.
Gulford Butler	Croton, Ont.
James Armstrong	Alvinston, Ont.
James Smith	Colinville, Ont.
A. G. Minielly	Wyoming, Ont.
Thos. Lithgow	Thedford, Ont.

Officers:

John W. Kingston, President	Watford, Ont.
James Smith, Vice-President	Colinville, Ont.
W. G. Willoughby, Secretary-Treasurer	Watford, Ont.

Auditors:

Alex. Jamieson	Forest, Ont.
P. J. McEwen	Kertch, Ont.

Unassessed premium note capital, \$95,062.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of debentures	\$15,648 42
Cash on hand, head office	35 88
Cash in Industrial Mortgage and Savings Co., Sarnia	6,692 06
Cash in Merchants Bank, Watford	7,310 71
Amount of short-date notes or due bills, less than one year overdue	2,055 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	95,062 36
Total assets	<u>\$126,805 38</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$10,918 86
Cash received as fixed payments of 1913	\$19,271 22
“ fixed payments of prior years	1,544 05
“ interest	1,164 92
“ re-insurance on loss	10 34
“ gas engine permits	22 65
“ other receipts	8 60
“ from matured debenture (not extended) ..	\$1,351 58
Total receipts	<u>\$22,021 78</u>

EXPENDITURE.

Expenses of management:

Amounts paid for commission to agents	\$1,641 00
" statutory assessment and license fee	76 26
" printing, stationery and advertising	140 50
" salaries, directors' and auditors' fees	1,360 00
" postage, telephone, telegrams and express	110 22
" travelling expenses	27 50
" rent	7 50
" investigation and adjustment of claims	81 90
" booklet (annual report)	50 00
" dues, Mutual Underwriters' Association	9 00
" law costs	10 00
" other expenses	3 50
Total expenses of management	<u>\$3,517 38</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	30 91
" losses which occurred during 1913	15,468 13
" re-insurance	287 35
" rebates	949 80
Total expenditures	<u><u>\$20,253 57</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$7,746,456 00
Less re-insurance, Cash System	34,448 00
Amount actually carried by Company at 31st December, 1913	<u><u>\$7,712,008 00</u></u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	4,537	\$7,342,386 00
Policies new and renewed during 1913	1,641	2,905,840 00
Gross number and amount in force during 1913	6,178	\$10,248,226 00
Less expired and cancelled in 1913	1,602	2,501,770 00
Net risks in force 31st December, 1913	4,576	<u><u>\$7,746,456 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$155,093 83
Amount of all premium notes, after deducting all payments thereon and assessments levied	95,062 36
Amount of premium notes received during the year 1913	58,132 05
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	19,271 22
Notes for fixed payments unpaid 31st December, 1913	2,215 95

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Allan Anderson Caledonia (R.R. 3), Ont.
 Peter Kinnear De Cewsville, Ont.
 Geo. Ferguson Cayuga (R.R. 4), Ont.
 W. S. Dunnet Lythmore.
 R. E. King Cayuga (R.R. 4), Ont.
 James Downey Willowgrove, Ont.

Officers:

R. E. King, President Cayuga, Ont.
 Geo. Ferguson, Vice-President Cayuga, Ont.
 F. R. Martindale, Secretary-Treasurer Caledonia (R.R. 3), Ont.

Auditors:

J. Albert Snell Hagersville, Ont.
 Alex. Dunnet Hagersville (R.R. 2), Ont.

Unassessed premium note capital, \$24,329.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1913.

ASSETS.

Cash on hand at head office	\$14 89
Cash on hand at Standard Bank, Caledonia, Ont	70 43
Cash on hand at Bank of Hamilton, Hagersville	2 31
Amount of unpaid assessments levied during 1913	3 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	24,329 21
Total assets	<u>\$24,420 47</u>

LIABILITIES.

Amount of losses adjusted	\$10 00
Amount of borrowed money (note)	400 00
Total	<u>\$410 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$96 99	
Cash received at head office—fees		\$2,882 15
" for assessment levied prior to 1913		2 25
" interest		2 45
" transfers		2 00
" borrowed money		400 00
Total receipts		\$3,283 85

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$13 17
" printing, stationery and advertising	15 50
" salaries, directors' and auditors' fees	195 00
" postage, telephone, telegrams and express	10 09
" interest	11 85
" dues, Underwriters' Ass'n.	3 00
	\$249 61

Miscellaneous payments:

Cash paid for losses which occurred during 1913	2,948 60
" repayment of loans, 1912	100 00
Total expenditure	\$3,298 21

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$896,163 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	380	\$841,848 00
Policies new and renewed during 1913	145	351,455 00
Gross number and amount in force during 1913	525	\$1,193,303 00
Less expired and cancelled in 1913	154	297,135 00
Net risks in force 31st December, 1913	371	\$896,168 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$27,242 60
Amount of all premium notes, after deducting all payments thereon and assessment levied	24,329 21
Amount of premium notes received during the year 1913	10,678 13
Payments on premium notes of 1913, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December 1913	2,882 15
Notes for fixed payments or assessments unpaid at 31st December, 1913	3 63

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Robert Miller	Jarvis, Ont.
R. W. Parkinson	Garnet, Ont.
Fred. Harrison	Hagersville, Ont.
J. N. Howard	Hagersville, Ont.
E. B. McDonald	Jarvis, Ont.
James Martin	Selkirk, Ont.
W. J. Bigger	Erie, Ont.
J. P. McKenzie	Varency, Ont.
R. J. Catherwood	Hagersville, Ont.

Officers:

E. B. McDonald, President	Jarvis, Ont.
R. J. Catherwood, Vice-President	Hagersville, Ont.
George L. Miller, Secretary-Treasurer	Jarvis, Ont

Auditors:

James Williamson	Jarvis, Ont.
Wm. J. Fallis	Jarvis, Ont.

Unassessed premium note capital, \$76,131.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$2,500 06
Cash on hand at head office	100 52
Cash in Bank of Hamilton, Jarvis	981 26
Cash in Bank of Hamilton, Hagersville	657 49
Cash in Union Bank, Jarvis	94 15
Cash in agents' hands	73 75
Amount unpaid of fixed payments of 1913	378 89
Amount unpaid of fixed payments of prior years (not extended) \$183 09	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	76,131 81
Total assets	<u>\$80,917 87</u>

LIABILITIES.

Amount of losses adjusted	\$2,156 00
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,560 87
Cash received at taking of application:	
Held by agents for fees (not extended)	261 00
Received at head office	130 50
Cash received as fixed payments of 1913	3,853 44
" as fixed payments due in prior years	245 64
" for interest	171 22
" rent	142 00
" rebate	24 50
Total receipts	<u>\$4,567 30</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$261 00
" for rent and taxes	\$38 41
" investigation and adjustment of claims	9 00
" statutory assessment and license	24 46
" travelling expenses	25 00
" printing, stationery and advertising	76 00
" salaries, directors' and auditors' fees	656 90
" postage, telephone, telegrams and express	32 00
" fuel and light	68 32
" other expenses	18 80
Total expenses of management	<u>\$948 89</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	443 20
" losses which occurred during 1913	9,841 08
" rebate	61 63
Total expenditure	<u>\$11,294 80</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$2,123,807 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1912	856	\$2,005,045 00
Policies new and renewed during 1913	266	692,540 00
Gross number and amount in force during 1913	1,122	\$2,697,585 00
Less expired and cancelled in 1913.....	235	573,778 00
Net risks in force 31st December, 1913	887	<u>\$2,123,807 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$86,110 47
Amount of all premium notes, after deducting all payments thereon and assessment levied	76,131 81
Amount of premium notes, received during the year 1913	28,128 07
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,332 65
Notes for fixed payments or assessments unpaid at 31st December, 1913	73 75

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. A. Johnston	Empire, Ont.
Whitfield Teasdale	Cayuga (R.R. 1), Ont.
E. R. Asher	Caistorville, Ont.
Thomas Howden	Caledonia (R.R. 2), Ont.
James G. Lindsay	Caledonia, Ont.
Jno. Bell	Glanford Station, Ont.

Officers:

Wm. A. Johnston, President	Empire, Ont.
James G. Lindsay, Vice-President	Caledonia, Ont.
N. Simenton, Secretary-Treasurer	Blackheath, Ont.

Auditors:

John Thompson	York, Ont.
Thomas Peart	Caledonia (R.R. 3), Ont.

Unassessed premium note capital, \$64,180.82.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1913.

ASSETS.

Cash on hand, Head Office	\$100 81
Cash in Standard Bank, Caledonia	3,670 65
Cash in Union Bank, Canfield	2,222 79
Amount unpaid assessments, 1913	131 82
Amount of premium notes in force after deducting all payments thereon and assessments levied	64,180 82
Total assets	<u>\$70,306 89</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,878 95
Cash received at taking of application:	
Held by agents as fees (not extended)	\$441 00
Cash received for assessments levied in 1913	\$6,973 60
Cash received for assessments prior to 1913	70 08
Cash received for interest	40 75
Cash received for transfer fees	4 00
Total receipts	<u>\$7,088 43</u>

EXPENDITURE.

Expenses of management:

Amount paid to agents in fees (not extended)	\$441 00	
Amount paid for travelling expenses		\$6 35
" statutory assessment and license		27 35
" rent		15 00
" printing, stationery and advertising		12 86
" salaries, directors' and auditors' fees		479 10
" postage, telephone, telegrams and express		42 47
" other expenses		5 00
Total expenses of management		\$588 13

Miscellaneous payments:

Amount paid for losses which occurred during 1913	2,385 00
Total expenditure	<u>\$2,973 13</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$2,441,453 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,156	\$2,302,510 00
Policies new and renewed during 1913	441	939,823 00
Gross number and amount in force during 1913	1,597	\$3,242,333 00
Less expired and cancelled in 1913	426	800,880 00
Net risks in force 31st December, 1913	1,171	<u>\$2,441,453 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by Company and legally liable to assessment	\$74,126 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	64,180 82
Amount of premium notes received during the year 1913	28,532 29
Payments on premium notes, 1913, including all sums credited on said premium notes, viz.:	
Cash paid on 31st December, 1913	1,775 22

22 IN.

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Jno. H. Campbell	Crosshill, Ont.
J. W. Hartlieb	Bamberg, Ont.
Geo. F. Lackner	Berlin, Ont.
Samuel Cassel	Strasberg, Ont.
L. Bowman	Conestoga, Ont.
C. S. Weber	Heidelberg, Ont.
Joseph B. Hagey	Preston, Ont.
Josiah Stauffer	Waterloo, Ont.
J. C. Hallman	New Dundee, Ont.
John Amos	Berlin, Ont.
Jacob L. Umbach	Floradale, Ont.
Val. Otterbein	Heidelberg, Ont.

Officers:

Jacob L. Umbach, President	Floradale, Ont.
Joseph B. Hagey, Vice-President	Preston, Ont.
Josiah Stauffer, Manager	Waterloo, Ont.

Auditors:

Mennon S. Snyder	Bloomington, Ont.
R. H. More	Hawkesville, Ont.

Unassessed premium note capital, \$490,006.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of mortgages	\$18,800 00
Cash on hand at head office	21 01
Cash in Molsons Bank, Waterloo	1,548 65
Cash in Bank of Toronto, Waterloo	5,429 00
Amount unpaid of assessment levied during 1913	1,328 04
Amount unpaid of assessments levied in prior years	94 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied	490,006 80
Total assets	<u>\$517,228 18</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$11,194 63	
Cash received for assessments levied in 1913		\$13,814 37
“ assessments levied in years prior to 1913		1,170 66
“ interest		1,059 12
“ from investments (payments on mortgages) not extended	\$150 00	
Borrowed during 1913		5,000 00
Total receipts		<u>\$21,044 15</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission (new applicants)	\$1,499 50
“ rent	125 00
“ investigation and adjustment of claims	82 50
“ interest	85 55
“ statutory assessment and license fee	97 13
“ printing, stationery and advertising	64 52
“ salaries, directors' and auditors' fees	1,476 80
“ postage, telephone, telegrams and express	194 89
“ fuel and light	17 40
“ travelling expenses	23 30
“ taxes	8 72
“ other expenses	344 94
Expenses of management	<u>\$4,020 25</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	10,349 10
“ repayment of loans	5,000 00
“ rebate	20 77
“ invested in mortgage (not extended)	\$6,000 00
Total expenditure	<u>\$19,390 12</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$10,189,060 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,995	\$9,492,404 00
Policies new and renewed during 1913	1,371	3,238,871 00
Gross number and amount in force during 1913	5,366	\$12,731,275 00
Less expired or cancelled in 1913	1,068	2,542,215 00
Net risks in force 31st December, 1913	4,298	\$10,189,060 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$522,419 00
Amount of all premium notes after deducting all payments thereon and assessments levied	490,006 80
Amount of premium notes received during the year 1913	162,804 00
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1913	13,814 37
(b) Notes for fixed payments or assessments unpaid at 31st December, 1913	1,328 04

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Marr Wilton Grove (R.R. 1), Ont.
E. Routledge Lambeth, Ont.
W. H. Beattie Wilton Grove (R.R. 1), Ont.
Duncan McDougal Glanworth (R.R. 2), Ont.
J. E. Sutton Scottsville, Ont.

Officers:

Duncan McDougal, President Glanworth (R.R. 2), Ont.
J. E. Sutton, Vice-President Scottsville, Ont.
A. Elliott, Secretary Pond Mills, Ont.
R. S. Nichol, Treasurer Wilton Grove (R.R. 2), Ont.

Auditors:

Harry Poole Lambeth, Ont.
W. E. Grieve Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, \$56,000.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Trust deposit receipts	\$5,000 00
Cash on hand at head office	80 05
Cash on deposit to the Company's credit in:	
Royal Bank, Lambeth, Ont.	2,558 78
Huron and Erie Loan and Savings Company, London, Ont.	1,932 16
Bank of Toronto, London, Ont.	2,346 42
Molsens Bank, London, Ont.	2,787 16
Imperial Bank, London, Ont.	5,032 97
Home Bank, London, Ont.	2,032 34
Bank of British North America, London, Ont.	2,006 77
Amount of premium notes in force, after deducting all payments thereon and assessments levied	56,000 85
Total assets	<u>\$79,777 50</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$22,653 36	
Cash received at taking of application		\$297 39
" for fixed payments of 1913		3,941 51
" for interest		800 97
Total receipts		<u>\$5,039 87</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$219 50
" statutory assessment and license	24 79
" salaries, directors' and auditors' fees	506 00
" travelling	26 00
" investigation of claims	66 00
" rent	5 00
" printing, stationery and advertising	33 15
" postage, telephones, telegrams and express	20 54
Total expenses of management	<u>\$900 98</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	2,934 71
" rebates and returned premiums	76 89
" membership fee, Fire Underwriters' Association	4 00
Total expenditure	<u>\$3,916 58</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$2,106,749 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	989	\$2,039,003 00
Policies new and renewed during 1913	439	956,406 00
Gross number and amount in force during 1913	1,428	\$2,995,409 00
Less expired or cancelled in 1913	443	888,660 00
Net risks in force 31st December, 1913	985	<u>\$2,106,749 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	\$63,202 47
Amount of all premium notes, after deducting all payments thereon and assessments levied	56,000 85
Amount of premium notes received during the year 1913	28,692 18
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,779 80

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Geo. Holmwood	Guelph (R.R. 5), Ont.
John Laird	Guelph (R.R. 2), Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph (R.R. 7), Ont.
J. P. Henderson	Guelph (R.R. 7), Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Guelph (R.R. 7), Ont.
C. R. Blyth	Guelph (R.R. 5), Ont.
John McIntosh	Ariss (R.R. 1), Ont.

Officers:

Robert Amos, President	Guelph, Ont.
J. P. Henderson, Vice-President	Guelph (R.R. 7), Ont.
Major G. B. Hood, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. Whitelaw	Guelph (R.R. 7), Ont.
James Hood	Guelph, Ont.

Unassessed premium note capital, \$21,051 31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of cash on hand	\$5 76
Amount of cash in Bank of Commerce at Guelph	855 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied	21,051 31
Amount unpaid of fixed payments of 1913	44 38
Total assets	<u>\$21,956 86</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,294 11
Cash received as fixed payments, 1913	\$803 80
“ fixed payments of prior years	62 50
“ interest	30 46
Total receipts	<u>\$896 76</u>

EXPENDITURE.

Expenses of management:

Amount paid for postage, telephones, telegrams and express	\$11 75
" statutory assessment and license fee	9 59
" printing, stationery and advertising	8 11
" salaries, directors' and auditors' fees	184 00
" sundry expenses	8 00
Total expenses of management	\$221 45

Miscellaneous payments:

Cash paid for losses which occurred during 1913	1,104 75
" rebate	3 50
Total expenditure	\$1,329 70

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$479,955 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	207	\$472,505 00
Policies new and renewed during 1913	77	166,205 00
Gross number and amount in force during 1913	284	\$638,710 00
Less expired and cancelled in 1913	76	158,755 00
Net risks in force 31st December, 1913	208	\$479,955 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$22,730 00
Amount of premium notes, after deducting all payments thereon and assessments levied	21,051 31
Amount of premium notes received during the year 1913	7,966 50
Payments on premium notes of 1913, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1913	289 50
(b) Notes for assessment unpaid at 31st December, 1913	26 80

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

George H. Laird	Guelph, (R.R. 6), Ont.
Wm. J. Little	Hespeler (R.R. 2), Ont.
Alexander Smith	Hespeler (R.R. 2), Ont.
Peter Iles	Guelph, (R.R. 2), Ont.
Wm. H. Schultz	Puslinch (R.R. 2), Ont.
John McKenzie	Moffat (R.R. 1), Ont.
Alexander McLean	Corwhin (R.R. 1), Ont.
Allen Stewart	Puslinch (R.R. 2), Ont.
Hector Gilchrist	Puslinch (R.R. 1), Ont.

Officers:

George H. Laird, President	Guelph (R.R. 6), Ont.
Wm. J. Little, Vice-President	Hespeler (R.R. 2), Ont.
John Blake, Secretary-Treasurer	Aberfoyle, Ont.

Auditors:

William Nicoll	Puslinch (R.R. 1), Ont.
John A. Cockburn	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, \$51,987.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand, head office	\$83 13
Cash on deposit to Company's credit in Bank of Commerce, Guelph	2,593 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied	51,987 70
Amount unpaid of assessments of 1913	179 90
Amount unpaid of assessments of prior years	35 40
Amount paid for office furniture and safe (not extended) ..	\$50 00
Total assets . . .	<u>\$54,880 02</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$773 18	
Cash received at taking of application held by agents for fees (not extended)	275 00	
Cash received for assessment of 1913		\$3,294 45
“ assessments of prior years		443 20
“ interest		9 42
“ borrowed money		550 00
“ fee short date terms		1 95
Total receipts		<u>\$4,299 02</u>

EXPENDITURE.

Expenses of management:

Cash paid to agents on application (not extended)	\$275 00	
Amount paid for commission		\$0 50
“ investigation of claims		10 00
“ statutory assessment and license fee		23 14
“ interest		12 80
“ travelling expenses		7 00
“ printing, stationery and advertising		28 75
“ salaries, directors' and auditors' fees		90 00
“ postage, telephone, telegrams and express		34 32
“ extra services, Secretary		50 00
“ Underwriters' Association fee		4 00
“ caretaker		2 00
Total expenses of management		<u>\$262 51</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	800 00	
“ losses which occurred during 1913	773 25	
“ rebate	9 42	
“ repayment of loans	550 00	
Total expenditure		<u>\$2,395 18</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual \$1,925,720 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	773	\$1,868,810 00
Policies new and renewed during 1913	275	678,260 00
Gross number and amount in force during 1913	1,048	\$2,547,070 00
Less expired and cancelled in 1913	270	621,350 00
Net risks in force 31st December, 1912	778	\$1,925,720 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$58,618 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,987 70
Amount of premium notes received during the year 1913	20,483 55

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

W. J. Jelly	Shelburne, Ont.
George Little	Camilla, Ont.
John Johnston	Laurel, Ont.
William McGhee	Melancthon.
Thomas Jennings	Mansfield, Ont.
John J. Braiden	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
George Lyon	Jessopville, Ont.
W. W. Warnock	Orton, Ont.
Wm. Park	Hereford, Ont.
Geo. Best	Whitfield, Ont.
Samuel Barber	Mulmur, Ont.

Officers:

W. J. Jelly, President	Shelburne, Ont.
Samuel Barber, Vice-President	Mulmur, Ont.
James Brown, Secretary-Treasurer	Melancthon, Ont.

Auditors:

W. E. Reid	Shelburne, Ont.
Samuel Patterson	Shelburne, Ont.

Unassessed premium note capital, \$151,389.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgage	\$800 00
Cash on hand at head office	\$51 48
Cash in Union Bank, Shelburne	6,363 10
“ Royal Bank, Grand Valley	2,956 03
“ Bank of Hamilton, Orangeville	1,699 37
	11,069 98
Cash in agents' hands	273 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied	151,389 77
Total assets	\$163,533 17

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$6,487 02	
Cash received as fixed payments of 1913		\$9,467 51
" fixed payments of prior years		64 48
" interest		226 42
" agents' balances, 1912		461 89
" gasoline permits		14 00
Total receipts		\$10,234 30

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$45 65
" travelling expenses	2 00
" commission to agents	632 25
" rent	13 00
" statutory assessment and license fee	48 74
" printing, stationery and advertising	78 50
" salaries, directors' and auditors' fees	930 60
" postage, telephone, telegrams and express	100 00
" underwriters' fees, etc.	14 00
Total expenses of management	\$1,864 74

Miscellaneous payments:

Amount paid for losses which occurred during 1913	2,864 00
" rebate	122 60
" invested in mortgage (not extended) \$800 00	
Total expenditure	\$4,851 34

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$4,598,325 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,321	\$4,506,575 00
Policies new and renewed during 1913	843	1,704,115 00
Gross number and amount in force during 1913	3,164	\$6,210,690 00
Less expired and cancelled in 1913	844	1,612,365 00
Net risks in force 31st December, 1913	2,320	\$4,598,325 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$160,362 01
Amount of all premium notes after deducting all payments thereon and assessments levied	151,389 77
Amount of premium notes received during the year 1913	59,466 50
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	3,295 30

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

James Bowes	Strathnairn, Ont.
T. J. Harkness	Annan, Ont.
James Thomson	Annan, Ont.
H. T. Potts	Tara, Ont.
P. C. McGregor	Owen Sound, Ont.
James Gardner	Owen Sound, Ont.
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Arnott, Ont.
A. C. Paterson	Blantyre, Ont.
William Breen	Tara (R.R. 5), Ont.
Neil McDonald	Hoath, Head, Ont.
L. Beaton	Owen Sound, Ont.
George Binnie	Priceville (R.R. 2), Ont
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.

Officers:

T. J. Harkness, President	Annan, Ont.
James Gardner, Vice-President	Owen Sound, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglass	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, \$305,688.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$7,500 00
Cash value of mortgages	7,000 00
Actual cash on hand	\$142 93
Cash in Union Bank, Owen Sound	2,229 08
Cash in Owen Sound Loan and Savings Company	4,000 65
Cash in Merchants Bank, Owen Sound	4,070 48
	10,443 14
Cash in agents' hands	228 21
Amount unpaid of fixed payments of 1913	605 97
Amount unpaid of fixed payments of prior years (not extended)	\$214 10
Notes or due bills less than one year overdue	88 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied	305,688 78
Office furniture and safe (not extended)	\$400 00
Total assets	<u>\$331,554 74</u>

LIABILITIES.

Amount of unpaid fire losses under adjustment	\$1,800 00
Amount of supposed or reported loss	600 00
Total liabilities	<u>\$2,400 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$16,978 25	
Cash received as fixed payments of 1913		\$28,162 74
" fixed payments of prior years		272 93
" interest		828 00
" rent		360 00
" agents' balances of 1912, received in 1913		59 00
" sale of safe		73 50
" all other		4 30
" from investments (not extended)	\$3,077 25	
Total receipts		<u>\$29,760 47</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$1,362 15
" rent	15 00
" taxes	169 62
" law costs	7 60
" investigation and adjustment of claims	427 90
" statutory assessment and license	127 43
" interest	144 00
" printing, stationery and advertising	232 25
" salaries, directors' and auditors' fees, etc.	2,107 80
" postage, telephone, telegrams and express	286 34
" fuel and light	39 94
" refitting office building	987 83
" other expenses	139 75
" mortgage investment (not extended)	\$7,000 00
Total expenses of management	<u>\$6,047 61</u>

Miscellaneous payments:

Cash paid for losses during 1913	23,804 80
" rebate	120 42
" mortgage on realty (office premises)	2,400 00
Total expenditure	<u>\$32,372 83</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$55,850 00	\$37,115 00	\$13,116,314 00	\$13,209,279 00
23 IN.				

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	7,012	\$12,614,204 00
Policies new and renewed during 1913	2,425	4,605,475 00
Gross number and amount in force during 1913	9,437	\$17,219,679 00
Less expired and cancelled in 1913	2,276	4,010,400 00
Net risks in force at 31st December, 1913	7,161	\$13,209,279 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$835 00	\$849 00	\$374,684 00	\$376,368 49
Amount of all premium notes after deducting all payments thereon and assessments levied				305,688 78
Amount of premium notes received during the year				132,840 00
Payment on premium notes of 1913, including all sums credited on said premium notes				11,390 45
Notes for fixed payments unpaid 1913				88 64

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

J. B. McLean	Seaforth, Ont.
James Connolly	Goderich, Ont.
Wm. Rinn	Constance, Ont.
Malcolm McEwen	Clinton, Ont.
D. F. McGregor	Seaforth, Ont.
James Evans	Beechwood, Ont.
John G. Grieve	Winthrop, Ont.
Robert Ferris	Harlock, Ont.
John Bennewies	Brodhagen, Ont.

Officers:

J. B. McLean, President	Seaforth, Ont.
James Connolly, Vice-President	Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Auditors.

George Murdie	Seaforth, Ont.
James Kerr	Seaforth, Ont.

Unassessed premium note capital, \$139,428.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Cash at Head Office	\$232 35	
Cash in Canadian Bank of Commerce, Seaforth	1,928 87	
		\$2,161 22
Amount unpaid of fixed payments of 1913		680 65
Amount unpaid of prior years (not extended)	\$61 25	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		139,428 70
Amount of office furniture and safe (not extended)	\$200 00	
Total assets		\$142,270 57

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$4,450 59	
Cash received for fixed payments of 1913		\$7,084 40
“ fixed payments of prior years		359 20
“ interest		97 85
Total receipts		<u>\$7,541 45</u>

EXPENDITURE.

Expenses of management:

Amount paid for postage, telephone, telegrams and express	\$84 90
“ commission	369 68
“ Division Court costs	4 40
“ law costs	36 10
“ investigation of claims	56 10
“ statutory assessment and license	42 16
“ printing, stationery and advertising	81 38
“ salaries, officers' and directors' fees	683 10
“ rent	20 00
Total expenses of management	<u>\$1,377 82</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	8,194 25
“ rebate	258 75
Total expenditure	<u>\$9,830 82</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$3,973,740 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,011	\$3,828,390 00
Policies new and renewed during 1913	603	1,219,275 00
Gross number and amount in force during 1913	2,614	\$5,047,665 00
Less expired and cancelled in 1913	590	1,073,925 00
Net risks in force 31st December, 1913	2,024	<u>\$3,973,740 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by Company, legally liable to assessment	\$158,368 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	139,428 70
Amount of premium notes received during the year 1913	48,402 20
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1913	7,084 40
Amount of fixed payments unpaid	680 65

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

F. H. Schoales	Laird, Ont.
Chas. Young	Richard's Landing, Ont.
Hy. Knight, Jr.	Sault Ste. Marie, (R.R. 1) On
Wm. Vincier	Mindemoya, Ont.
Geo. W. Cook	Fernlee, Ont.
Jno. Tait	Iron Bridge, Ont.
Wm. A. Beattie	Manitowaning, Ont.
W. H. Whalen	Walford, Ont.
Geo. Emery	Massey, Ont.

Officers:

Chas. Young, President	Richard's Landing, Ont.
Jno. Tait, Vice-President	Iron Bridge, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie, Ont.

Auditors:

C. W. McCrea	Sault Ste Marie, Ont.
C. V. Campbell	Sault Ste. Marie, Ont.

Unassessed premium note capital, \$26,635.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$1 60	
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.	1,503 09	
		\$1,504 69
Amount of premium notes in force after deducting all payments thereon and assessments levied		26,635 25
Total assets		<u>\$28,139 94</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,796 19	
Cash received by Company as membership fees		\$348 00
" as fixed payments due in 1913		3,548 85
" interest		43 66
" transfer fees		11 00
Total receipts		<u>\$3,951 51</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$520 50
" investigation of claims	67 37
" salaries, directors' and auditors' fees	693 40
" statutory assessment and license fee	17 98
" travelling expenses	69 25
" printing, stationery and advertising	138 85
" postage, telephone, telegrams and express	124 50
" other expenses	114 20
Total expenses of management	<u>\$1,746 05</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	3,227 67
" rebate	109 29
" typewriter and desk	160 00
Total expenditure	<u>\$5,243 01</u>

CURRENCY OF RISKS:

Three years.

Amount covered by Policies in force 31st December, 1913 \$1,347,163 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,394	\$1,348,785 00
Policies new and renewed during 1913	348	354,635 00
Gross number and amount in force during 1913	1,742	\$1,703,420 00
Less expired and cancelled in 1913	416	356,257 00
Net risks in force 31st December, 1913	1,326	<u>\$1,347,163 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years
Amount of face of all premium notes held by Company and legally liable to assessment	\$38,916 73
Amount of all premium notes after deducting all payments thereon and assessments levied	26,635 25
Amount of premium notes received during the year 1913	10,639 05
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	3,548 85

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1914.

Directors

Alexander Stuart	St. Helen's, Ont.
John H. Kaake	Kincardine, Ont.
Timothy Griffin	Kintail, Ont.
Alexander Nicholson	Lucknow, Ont.
James Girvin	Nile, Ont.
Wm. P. Reed	Lanes, Ont.
Matthew Lockhart	Auburn, Ont.
John Cox	Porter's Hill, Ont.
Robert McIlwain	Nile, Ont.

Officers:

James Girvin, President	Nile, Ont.
W. P. Reed, Vice-President	Lanes, Ont.
Thomas G. Allan, Secretary	Dungannon, Ont.
Thomas Stothers, Treasurer	Dungannon, Ont.

Auditors:

John Wilson	Auburn, Ont.
W. A. Wilson	Lucknow, Ont.

Unassessed premium note capital, \$177,371.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Actual cash on hand at head office	\$342 62	
Actual cash in Sterling Bank, Dungannon	1,545 06	
		\$1,887 68
Amount unpaid of fixed payments of 1913		244 65
" unpaid of fixed payments of prior years (not extended)	\$31 30	
" of premium notes in force after deducting all payments thereon and assessments levied		177,371 29
Total assets		<u>\$179,503 62</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$12,510 29	
Cash received for fixed payments of 1913		\$10,030 02
" fixed payments due in prior years		186 60
" interest		302 21
" retained premiums out of losses		48 65
" short date notes of 1912		70 60
Total receipts		<u>\$10,638 08</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$388 50
" rent	30 00
" statutory assessment and license	51 67
" printing, stationery and advertising	80 70
" salaries, directors' and auditors' fees	954 50
" postage, telephone, telegrams and express	92 25
" travelling expenses	126 50
" investigation of claims	129 50
" all other	7 00
Total expenses of management	<u>\$1,860 62</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	1,078 00
" losses which occurred during 1913	18,119 76
" rebate	202 31
Total expenditure	<u>\$21,260 69</u>

CURRENCY OF RISKS.

Four years.

Mutual	\$5,031,935 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,634	\$4,808,082 00
Policies new and renewed during 1913	802	1,475,675 00
Gross number and amount in force during 1913	3,436	\$6,283,757 00
Less expired and cancelled in 1913	723	1,251,822 00
Net risks in force 31st December, 1913	2,713	<u>\$5,031,935 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$201,277 40
Amount of premium notes after deducting all payments thereon and assessments levied	177,371 29
Amount of premium notes received during the year 1913	59,027 00
Payments on premium notes of 1913, including all sums credited on said premium notes.	
Cash paid up to 31st December, 1913	2,951 35

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1914

Directors:

F. G. Moffat Langside, Ont.
 K. McKenzie Teeswater, Ont.
 Thos. B. Aitken Teeswater, Ont.
 John Rutherford Belmore, Ont.
 A. Simpson Teeswater, Ont.
 Robert Grant Teeswater, Ont.

Officers:

Kenneth McKenzie, President Teeswater, Ont.
 F. G. Moffat, Vice-President Langside, Ont.
 D. McIntosh, Secretary-Treasurer Teeswater, Ont.

Auditors:

John McCrae Teeswater, Ont.
 Alex. McKague Teeswater, Ont.

Unassessed premium note capital, \$57,970.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Actual cash on hand at head office	\$2 51	
Cash in Bank of Hamilton, Teeswater	155 48	
Cash in Molsons Bank, Teeswater	918 14	
		\$1,076 13
Amount unpaid of assessments levied during 1913		1,077 87
Amount unpaid of assessments levied during previous years		139 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied		57,970 00
Office furniture and safe (not extended)	\$100 00	
Total assets		\$60,263 37

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December 1912 (not extended)	\$355 03	
Cash received for assessments levied in 1913		\$2,781 94
" assessments levied in years prior to 1913		1,167 42
" interest		9 58
" borrowed money		900 00
Total receipts		<u>\$4,858 94</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$159 00
" investigation of claims	23 50
" postage, telephone, telegrams and express	18 72
" statutory assessment and license	22 03
" salaries, directors' and auditors' fees	310 10
" printing, stationery and advertising	55 90
" rent	15 00
" interest	100 74
" law costs	60 00
" travelling expenses	2 00
" all other	5 00
Total expenses of management	<u>\$771 99</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	1,355 50
" in repayment of loans	2,000 00
" rebate	10 35
Total expenditure	<u>\$4,137 84</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$1,633,095 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	850	\$1,754,510 00
Policies new and renewed during 1913	319	678,760 00
Gross number and amount in force during 1913	1,169	\$2,433,270 00
Less expired and cancelled in 1913	330	800,175 00
Net risks in force 31st December, 1913	839	<u>\$1,633,095 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$65,323 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	57,970 00
Amount of premium notes received during the year 1913	27,150 40

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

J. L. Russell	Russeldale, Ont.
Wm. Roy	Bornholm, Ont.
T. Ryan	Dublin, Ont.
Wm. Brock	Granton (R.R. 1), Ont.
Robert Norris	Staffa, Ont.
Robert Gardiner	Kirkton (R.R. 1), Ont.

Officers:

Robert Gardiner, President	Kirkton (R.R. 1), Ont.
Robert Norris, Vice-President	Staffa, Ont.
Wm. A. Turnbull, Secretary-Treasurer	Kirkton (R.R. 1), Ont.

Auditors:

John Kay	Cromarty, Ont.
J. S. Ballantyne	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$132,157.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Cash value of mortgage	\$5,000 00
Cash on hand at head office	\$75 98
Cash in Bank of Commerce, Exeter	10,743 49
	10,819 47
Amount of unpaid assessments levied during 1913	185 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	132,157 48
Interest accrued	197 90
Total assets	<u>\$148,360 45</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$10,252 37
Cash received for assessments levied in 1913	\$7,133 85
" assessments levied before 1913	105 90
" interest	490 69
" gasoline engine permits	110 70
" refund	14 75
Total receipts	<u>\$7,855 89</u>

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	\$47 26
" investigation and adjustment of claims	118 00
" statutory assessment and license	52 70
" salaries, directors' and auditors' fees	568 22
" printing, stationery and advertising	152 70
" postage, telephones, telegrams and express	73 66
" rent	30 00
" legal and court costs	538 82
" interest	2 00
" Underwriters' Association	7 00
Total expenses of management	<u>\$1,590 36</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$232 15
" losses which occurred during 1913	5,462 38
	<u>5,694 53</u>
" rebate	3 90
Total expenditure	<u>\$7,288 79</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual	\$5,049,890 00
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MOVEMENT IN RISKS

Mutual System.	Number.	Amount
Policies in force 31st December, 1912	2,300	\$4,915,030 00
Policies new and renewed during 1913	616	1,393,345 00
Gross number and amount in force during 1913	2,916	\$6,308,375 00
Less expired or cancelled in 1913	613	1,258,485 00
Net risks in force 31st December, 1913	<u>2,303</u>	<u>\$5,049,890 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four-years.
Amount of face of all premium notes legally liable to assessment	\$150,047 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	132,157 48
Amount of premium notes received during the year 1913	41,387 34
Payment on premium notes of 1913, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1913	7,133 85

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

James Tolton	Walkerton, Ont.
Wm. Rowand	Walkerton, Ont.
R. J. Clancy	Chepstow, Ont.
H. W. Monk	Malcolm, Ont.
Val. Fisher	Walkerton, Ont.
M. Bilger	Mildmay, Ont.

Officers:

James Tolton, President	Walkerton, Ont
Wm. Rowand, Vice-President	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer	Walkerton, Ont.

Auditors:

James A. Lamb	Walkerton, Ont.
M. G. Dippel	Walkerton, Ont.

Unassessed premium note capital, \$297,018.82.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value mortgages		\$2,000 00
Actual cash in hand at head office	\$114 43	
Cash in Merchants Bank of Canada, Walkerton	4,500 00	
Cash in Canadian Bank of Commerce, Walkerton	3,000 00	
		7,614 43
Cash in agents hands		207 71
Amount unpaid of assessments of 1913		85 61
Amount unpaid of assessments of prior years (not extended)	\$270 03	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$297,018 82	
Less residue of premium notes given for re-insurance	1,184 24	
		295,834 58
Interest accrued . . .		50 00
Total assets . . .		\$305,792 33

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended), \$4,375.84.

Cash received for fixed payments of 1913	\$10,150 62
" assessments of 1913	12,918 23
" prior years	281 72
" interest	106 11
" returned premiums	4 50
" endorsements	14 80
" agents' balances, 1912, received in 1913	44 38
Total receipts	\$23,520 36

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,228 00
" rent	25 00
" statutory assessment and license fee	111 90
" salaries, directors' and auditors' fees	1,998 15
" printing, stationery and advertising	225 10
" postage, telephone, telegrams and express	225 72
" investigation of claims	213 82
" fuel and light	25 00
" travelling expenses	23 45
" taxes	20 00
" all other	36 75
Total expenses of management	\$4,132 89

Miscellaneous payments:

Amount paid for losses which occurred during 1913	13,931 77
" re-insurance	83 12
" rebate	133 99
" invested in mortgage (not extended) \$2,000 00	
Total expenditure	\$18,281 77

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1913.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$59,425 00	\$33,725 00	\$8,577,265 00	\$3,347,896 00	\$12,018,311 00
Less re-insurance on Mutual Sys- tem . . . . .	.....	.....	12,050 00	4,650 00	16,700 00
Net risks actually carried by Company at 31st December 1913	\$12,001,611 00				

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	6,274	\$11,007,986 00
Policies new and renewed during 1913	2,506	4,756,522 00
Gross number and amount in force during 1913	8,780	\$15,764,508 00
Less expired and cancelled in 1913	2,277	3,746,197 00
Net risks in force 31st December, 1913	6,503	\$12,018,311 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$1,797 00	\$1,031 00	\$245,510 00	\$96,336 00	\$344,674 00
Amount of all premium notes after deducting all payments thereon and assessments levied	1,577 94	856 31	217,693 59	76,890 98	297,018 82
Amount of premium notes received during 1912 ..	1,797 00	386 00	102,310 00	30,725 00	135,218 00
Payments on premium notes of 1913, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1913 .....	.....	.....	.....	.....	10,150 62
Agents' balance .....	.....	.....	.....	.....	207 71

Re-insurance.

Amount of premium notes given by the Company for re-insurance, 1913	644 00
Less payments made thereon	48 00
Residue of premium notes for which the Company is still liable, 1913	\$596 00

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business, 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

M. Filsinger	Mildmay, Ont.
E. G. Kuntz	Formosa, Ont.
Alex. Robertson	Paisley, R.R.1, Ont.
Thomas Ingles	Clifford, R.R.1, Ont.
A. Lang	Chepstow, Ont.
Jno. F. Waechter	Formosa, Ont.

Officers:

Edward G. Kuntz, President	Formosa, Ont.
Jno. F. Waechter, Vice-President	Formosa, Ont.
B. Beingessner, Secretary	Formosa, Ont.
Ambrose Zettel, Treasurer	Formosa, Ont.

Auditors:

Michael M. Schurter	Chepstow, Ont.
John T. Rittinger	Formosa, Ont.
Unassessed premium note capital, \$248,077.38.	

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of cash on hand at head office, 31st December, 1913	\$131 85	
Amount of deposit to Company's credit, 31st December, 1913,		
Merchants Bank, Mildmay	302 73	
Amount on deposit to Company's credit, 31st December, 1913,		
Canadian Bank of Commerce, Walkerton	2,420 28	
		\$2,854 86
Cash in agents' hands		435 82
Amount of premium notes in force after deducting all pay-		
ments thereon and assessments levied, 1913	\$248,077 38	
Less residue of premium notes given by the Company for		
re-insurance	830 79	
		247,246 59
Amount unpaid assessments of 1913		2,302 71
Total assets		<u>\$252,839 98</u>

LIABILITIES.

Amount of reported loss	\$1,004 00
Total liabilities	<u>\$1,004 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended), \$7,272.07.

Cash received for fixed payments of 1913	\$4,754 21
“ fixed payments due in prior years	292 12
“ assessments levied in 1913	18,233 37
“ assessments levied prior to 1913	882 18
“ interest	135 64
Total receipts	<u>\$24,297 52</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$625 75
“ statutory assessment and license	88 13
“ law costs	55 60
“ salaries, directors' and auditors' fees	1,065 81
“ postage, telephone, telegrams and express	226 61
“ printing, stationery and advertising	58 40
“ investigation of claims	292 37
“ taxes	4 35
“ rent	25 00
Total expenses of management	<u>\$2,442 02</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913	\$2,312 82
“ losses which occurred in 1913	23,797 93
	<u>26,110 75</u>
“ re-insurance	34 51
“ rebate	127 45
Total expenditure	<u>\$28,714 73</u>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1913.

Three-year risks.

Mutual	\$8,529,413 00
Re-insurance	
Mutual System	27,262 00
Net risks carried by Company at 31st December, 1913	<u>\$8,502,151 00</u>

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	4,355	\$8,565,276 00
Policies new and renewed during 1913	1,465	2,990,795 00
Gross number and amount in force during 1913	5,820	\$11,556,071 00
Less expired and cancelled in 1913	1,617	3,026,658 00
Net risks in force 31st December, 1913	4,203	\$8,529,413 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$293,500 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	248,077 38
Amount of premium notes received during the year 1913	103,029 00
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	4,754 21

Re-insurance.

Amount of premium notes given by the Company for re-insurance	907 00
Less payments made thereon	76 21
Residue of premium notes for which the Company is still liable	\$830 79

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. L. Corbett Ailsa Craig (R.R. 3), Ont.
 John D. Drummond Ailsa Craig (R.R. 3), Ont.
 Edgar Darling Clandeboy (R.R. 1), Ont.
 Weston Maguire Mooresville, Ont.
 A. E. Taylor Parkhill.
 Wm. Nichol Parkhill (R.R. 8), Ont.
 John Potter Parkhill (R.R. 8), Ont.
 John Niblock Parkhill, Ont.
 John Robinson Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President Ailsa Craig (R.R. 3), Ont.
 J. D. Drummond, Vice-President Ailsa Craig (R.R. 3), Ont.
 W. T. Amos, Secretary-Treasurer Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh Ailsa Craig (R.R. 3), Ont.
 David Robinson Ailsa Craig, Ont.

Unassessed premium note capital, \$13,854.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount of Trust Company Guaranteed Investment receipts	\$4,000 00
Amount of cash at Head Office	\$155 03
Amount of cash deposit at Bank of Commerce, Parkhill ..	2,489 64
	2,644 67
Amount of unpaid fixed payments of 1913	105 00
“ prior years (not extended)	30 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	13,854 25
Less residue of premium notes given by Company for re-insurance	41 25
	13,813 00
	\$20,562 67

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$6,776 41	
Cash received as fixed payments of 1913		\$1,623 50
Cash received as fixed payments of prior years		116 32
Cash received as interest		185 71
Total receipts		<u>\$1,925 53</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$79 00
“ investigation and adjustment of claims	12 00
“ statutory assessment and license fee.....	10 72
“ salary, auditors' and directors' fees	188 00
“ postage and express	5 80
“ printing	42 75
“ revising by-laws	6 00
Total expenses of management	<u>\$344 27</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	10 25
Cash paid for losses which occurred during 1913	1,584 20
Cash paid for re-insurance	3 75
Cash paid for rebate	114 80
Cash paid for investment, Trust Company receipts (not extended)	\$4,000 00
Total expenditure	<u>\$2,057 27</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1913.

	Three-years
Mutual	\$615,745 00

Re-insurance.

On mutual system	<u>1,500 00</u>
Net risks actually carried by Company at 31st December, 1913	<u>\$614,245 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	416	\$589,110 00
Policies new and renewed during 1913	158	230,465 00
Gross number and amount in force during 1913	574	\$819,575 00
Less expired and cancelled in 1913	148	203,830 00
Net risks in force 31st December, 1913	426	\$615,745 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$18,472 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	13,854 25
Amount of premium notes received during the year 1913	6,913 95
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up 31st December, 1913	1,623 50
Notes for fixed payments unpaid	105 00

Re-insurance.

Amount of premium notes given by Company for re-insurance	45 00
Less payments made thereon	3 75
Amount of residue of said premium notes for which the Company is still liable	\$41 25

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Samuel Parisien	Alfred, Ont.
Francis Hotte	L'Original, Ont.
J. Bte. Labrosse	Alfred Station, Ont.
J. Dalma Tregent	Gratton's Corner, Ont.
Louis Malette	Alfred, Ont.
Joseph Chatelain	Curran, Ont.

Officers:

J. Bte. Labrosse, President	Alfred, Ont.
Francis Hotte, Vice-President	L'Original, Ont.
B. G. Parisien, Secretary-Treasurer	Alfred, Ont.

Auditors:

Julien Brisebois	Alfred, Ont.
J R. Brownrigg	Alfred Centre, Ont.

Unassessed premium note capital, \$77,168.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

School debentures	\$4,668 01
Cash on hand at head office	\$384 45
Bank of Hochelaga, Vankleek Hill	158 91
Union Bank, Plantagenet	3,006 43
Provincial Bank, Alfred, Ont.	7,470 92
	11,020 71
Amount unpaid of fixed payments of 1913	100 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied	77,168 20
Total assets	<u>\$92,957 56</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,706 91
Cash received for fixed payments due in 1913	\$7,292 66
“ fixed payments due in prior years	23 00
“ interest	569 18
“ advertising on calendars	73 50
“ principal of debentures (not extended) ..	\$568 55
Total receipts	<u>\$7,958 34</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$41 30
“ fuel and light	8 00
“ travelling expenses	16 50
“ statutory assessment and license fee	33 02
“ printing, stationery and advertising	201 55
“ salaries, directors' and auditors' fees	528 00
“ postage, telegrams and express	62 90
“ attending Underwriters' Association	35 00
Total expenses of management	\$926 27

Miscellaneous payments:

Cash paid for losses which occurred during 1913	4,808 41
“ rebate	183 85
“ refunded, Secy-Treas. error, 1912, debentures paid in entered as fixed payment receipt	294 56
Total expenditure . . .	\$6,213 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual . . .	\$3,143,365 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,096	\$2,886,735 00
Policies new and renewed during 1913	805	1,158,425 00
Gross number and amount in force during 1913	2,901	\$4,045,160 00
Less expired and cancelled in 1913	700	901,795 00
Net risks in force 31st December, 1913	2,201	\$3,143,365 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$94,300 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,168 20
Amount of premium notes received during the year 1913	34,752 75
Payments on the premium notes of 1913, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1913	4,981 26

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Lownsbrough	Oakwood, Ont.
Edwin Mark	Little Britain, Ont.
John Suggitt	Cameron, Ont.
D. H. Cornell	Omeme, Ont.
Wm. Fell	Bury's Green, Ont.
Thos. D. Young	Peterboro (R.R. 3), Ont.
Rich Goard	Beaverton (R.R. 2), Ont.
Thomas Davey	Bexley, Ont.
Thos. Robertson	Dunsford, Ont.
Jno. R. Magee	Janetville, Ont.
W. S. Graham	Omeme (R.M.D.), Ont.
Samuel Deyell	Peterboro, Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Wm. Fell, Vice-President	Bury's Green, Ont.
R. J. Cornell, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, \$239,772.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages	\$11,775 00
Actual cash in Standard Bank, Lindsay	11,455 05
Amount unpaid of fixed payments due in 1913 (short date notes)	2,431 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied	239,772 27
Amount of interest accrued	518 96
Office furniture (not extended)	\$303 00

Total assets . . .	<u>\$265,952 30</u>
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LIABILITIES.—None.

RECEIPTS.

Cash balance for 31st December, 1912 (not extended)	\$7,774 55	
Cash received for membership fees		\$1,573 00
“ for fixed payments of 1913		18,710 27
“ from due bills of 1913		2,430 66
“ for interest		819 91
“ extra premiums		38 28
Total receipts		<u>\$23,572 12</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' fees	\$1,766 50
“ commission to agents	1,730 00
“ investigation of claims	115 50
“ law costs	83 37
“ statutory assessment and license fee	83 89
“ salaries, directors' and auditors' fees	1,086 60
“ printing, stationery and advertising	138 29
“ postage, telegrams and express	162 04
“ rent	60 00
“ collection of notes	64 95
“ other expenses	25 00
Total expenses of management	<u>\$5,316 14</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1913	13,679 37
“ rebates	896 11
Total expenditure	<u>\$19,891 62</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1913.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual	\$28,825 00	\$49,710 00	\$8,672,239 00	\$8,750,774 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	5,034	\$8,128,383 00
Policies new and renewed during 1913	1,844	3,095,250 00
Gross number and amount in force during 1913	6,878	\$11,223,633 00
Less expired and cancelled in 1913	1,663	2,472,859 00
Net risks in force 31st December, 1913	5,215	<u>\$8,750,774 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by company and legally liable to assessment	\$1,108 75	\$1,970 05	\$289,182 79	\$292,261 59
Amount of all premium rates after deducting all payments thereon and assessments levied . . . . .	.....	.....	.....	239,772 27
Amount of premium notes received during the year 1913	.....	.....	.....	105,995 16
Payments on the premium notes of 1913, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1913	.....	.....	.....	18,710 27
Notes for fixed payments or assessments unpaid 31st December, 1913 . . . . .	.....	.....	.....	2,226 52

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Irvine	Dalkeith, Ont.
D. A. McDonald	Greenfield, Ont.
D. D. McDonell	Green Valley, Ont.
W. J. McGregor	North Lancaster, Ont.
Donald McCaskill	North Laggin, Ont.
R. J. Pattingale, President	Lancaster, Ont.

Officers:

R. J. Pattingale, President	Lancaster, Ont.
W. J. McGregor, Vice-President	North Lancaster, Ont.
V. G. Chisholm, Secretary-Treasurer	Alexandria (R.R. 1), Ont.

Auditors:

Sam. McDonell	Alexandria (R.R. 1), Ont.
J. A. McDonell	Alexandria (R.R. 1), Ont.

Unassessed premium note capital, \$141,903.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages	\$175 00
Debentures of Township of Lochiel	4,768 68
Cash on hand, head office	\$35 60
Cash in Union Bank, Alexandria	2,555 85
“ Bank of Ottawa, Alexandria	2,019 98
“ Merchants Bank, Lancaster, Ont.	902 01
“ Bank of Ottawa, Martintown, Ont.	741 82
“ Bank of Ottawa, Maxville, Ont.	2 55
	6,257 81
Amount unpaid of assessment levied in 1913	685 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied	141,903 80
Total assets	\$153,791 08

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$4,364 66
Cash received for fixed payments of 1913	\$14,280 75
“ assessments levied in 1913	8,584 67
“ interest	359 34
“ borrowed money	2,200 00
“ from payment on mortgage and matured debenture (not extended)	\$657 50
Total receipts	<u>\$25,424 76</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$1,428 07
“ law costs	6 00
“ interest	24 50
“ investigation of claims	260 30
“ statutory assessment and license	61 16
“ printing, stationery, advertising and postage	118 50
“ salaries, directors' and auditors' fees	885 50
“ travelling expenses	57 00
“ sundries	18 50
“ collection of assessments	496 41
Total expenses of management	<u>\$3,355 94</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	18,433 25
“ rebates	199 92
“ repayment of loan	2,200 00
Total expenditure	<u>\$24,189 11</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$6,205,668 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,891	\$5,786,253 00
Policies new and renewed during 1913	1,396	2,380,125 00
Gross number and amount in force during 1913	5,287	\$8,166,383 00
Less expired and cancelled in 1913	1,400	1,960,715 00
Net risks in force 31st December, 1913	3,887	<u>\$6,205,668 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$186,107 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	141,903 80
Amount of premium notes received during the year 1913	71,403 75
Payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	14,280 75

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

James Glenn	Perth (R.R. 2), Ont.
David McLean	Perth, Ont.
James Shaw	Perth (R.R. 2), Ont.
Carr Thompson	Perth (R.R. 2), Ont.
Dennis Noonan	Perth (R.R. 4), Ont.
Andrew Cochrane	Almonte, Ont.
Alfred Bell	Balderson, Ont.
Robert M. Anderson	Perth (R.R. 4), Ont.
Edmund Burk	Perth (R.R. 3), Ont.

Officers:

Dennis Noonan, President	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President	Perth (R.R. 4), Ont.
P. Cavers, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Auditors:

E. R. Stedman	Perth (R.R. 1), Ont.
J. Ernest Anderson	Perth (R.R. 4), Ont.

Unassessed premium note capital, \$182,499.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in hand at head office	\$71 48	
Cash in Merchants Bank, Perth	6,033 72	
		\$6,105 20
Amount unpaid of fixed payments of 1913		774 37
Amount unpaid of prior instalments (not extended)	\$322 70	
Amount of premium notes in force after deducting all payments thereon and assessments levied		182,499 22
Office furniture and safe (not extended)	\$150 00	
Total assets		\$189,378 79

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,507 85	
Cash received, as fixed payments of 1913		\$18,633 20
“ fixed payments of prior years		487 43
“ for interest		170 45
“ rebate cancelled policy		7 40
Total receipts		<u>\$19,298 48</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,383 33
“ statutory assessment and license fee	75 33
“ rent	70 00
“ fuel and light	25 69
“ investigation of claims	115 35
“ salaries, directors' and auditors' fees	622 75
“ printing, stationery and advertising	375 54
“ postage, telegrams and express	180 42
“ law costs	2 00
“ all other	10 17
Total expenses of management	<u>\$3,860 58</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	14,691 84
“ rebate	148 71
Total expenditure	<u>\$18,701 13</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$7,442,748 00
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MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	5,332	\$7,243,923 00
Policies taken during 1913	1,907	2,727,211 00
Gross number and amount in force during 1913	7,239	\$9,971,134 00
Less expired and cancelled in 1913	1,900	2,528,386 00
Net risks in force 31st December, 1913	5,339	<u>\$7,442,748 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$257,973 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	182,499 22
Amount of premium notes received during the year 1913	80,988 23
Payment on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1913 to 31st December	6,836 60

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1914

Directors:

A. L. Kitchen	St. George, Ont.
Murdo Lillico	Bright, Ont.
Andrew L. Easton	Princeton, Ont.
John Shiel	Galt, Ont.
Charles Gurney, J.P.	Paris Station, Ont.
George D. Black	Ayr, Ont.

Officers:

A. L. Kitchen, President	St. George, Ont.
Murdo Lillico, Vice-President	Bright, Ont.
Joseph Wrigley, Secretary-Treasurer	Ayr, Ont.

Auditors:

John L. Black	Ayr, Ont.
Thomas Mitchell	Ayr, Ont.

Unassessed premium note capital, \$160,552.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in Bank of Commerce, Ayr, savings	\$1,119 11	
Cash in Reliance Loan and Savings Co, Ayr	2,165 37	
		\$3,284 48
Amount unpaid of assessments of 1913		81 02
Amount unpaid of assessment of prior years		18 04
Amount of premium notes in force after deducting all payments thereon and assessments levied		160,552 49
Total assets		\$163,936 03

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$6,173 30	
Cash received for fees		\$280 50
“ assessments of 1913		6,594 74
“ assessments of prior years		26 30
“ interest		124 59
Total receipts		\$7,026 13

EXPENDITURE.

Expenses of management:

Amount paid for travelling expenses	\$12 00
" statutory assessment and license	42 92
" taxes	3 60
" rent	2 00
" salaries, directors' and auditors' fees	1,067 81
" printing, stationery and advertising	97 01
" postage, telephone, telegrams and express	54 50
" fee Underwriters' Association	6 00
" law costs	2 25
" all other	12 00

Total expenses of management \$1,300 09

Miscellaneous payments:

Amount paid for losses which occurred during 1913 8,614 86

Total expenditure \$9,914 95

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual \$4,086,745 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,332	\$3,906,645 00
Policies taken during 1913	346	966,200 00
Gross number and amount in force during 1913	1,678	\$4,872,845 00
Less expired and cancelled in 1913	275	786,100 00
Net risks in force 31st December, 1913	1,403	<u><u>\$4,086,745 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$175,310 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	160,552 49
Amount of premium notes received during the year 1913	41,814 00

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE
INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Louis E. Parnall	Burford, Ont.
John F. Master	New Dundee, Ont.
J. M. Irwin	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
James L. Robertson	Freelton, Ont.
Jno. Allan	Galt (R.R. 6), Ont.
J. S. Clemens	Hespeler, Ont.
Joseph Betzner	Copetown, Ont.

Officers:

Geo. R. Barrie, President	Galt, Ont.
S. G. Kitchen, Vice-President	St. George, Ont.
Wm. Fleming, Secretary-Treasurer	Galt, Ont.

Auditors:

Wm. Cowan, Sr.	Galt, Ont.
J. Taylor, Jr.	Galt, Ont.

Unassessed premium note capital, \$236,227.26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages	\$11,700 00
Cash in Bank of Commerce, Galt (current account)	579 46
Amount unpaid of assessments levied during 1913	630 62
Amount unpaid of prior years	76 04
Amount of premium notes in force, after deducting all payments thereon and assessments levied	236,227 26
Amount unpaid renewal fees 1913.....	25 00
Total assets ..	<u>\$249,238 38</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,137 11	
Cash received for application fees		\$519 00
" assessments levied in 1913		9,326 95
" assessments levied in years prior to 1913		590 58
" interest		705 03
" lapsed and cancelled policies		71 84
" borrowed money		8,500 00
" renewal fees of 1912		22 00
Total receipts		<u>\$19,735 40</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license fee	\$60 87
“ printing, stationery and advertising	151 10
“ rent	82 50
“ taxes (municipal and government)	57 75
“ salaries, directors’ and auditors’ fees	1,735 80
“ postage, telephone, telegrams and express	92 30
“ investigation and adjustment of claims	90 20
“ interest	127 30
“ fuel and light	2 45
“ expenses board meeting	55 15
“ collecting assessments	30 00
“ Mutual Underwriters’ fee	21 00
“ other expenses of management	13 84
Total expenses of management	<u>\$2,520 26</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	10,272 79
" repayment of loans	8,500 00
Total expenditure	\$21,293 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual \$5,938,170 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,242	\$5,756,865 00
Policies new and renewed during 1913	566	1,496,800 00
Gross number and amount in force during 1913	2,808	\$7,253,665 00
Less expired and cancelled in 1913	510	1,315,495 00
Net risks in force 31st December, 1913	2,298	\$5,938,170 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Four years.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$257,588 00
Amount of all premium notes, after deducting all payments thereon and assessment levied	236,227 26
Amount of premium notes received during the year 1913	65,139 00
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,622 44

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Cyrus Giles Rednersville, Ont.
 Byron E. Harrison Waupoos East, Ont.
 Edward T. Plews Picton, Ont.
 Geo M. McCartney Rosehall, Ont.
 M. F. Hawkins Cherry Valley, Ont.
 T. G. Wright Picton, Ont.
 W. Asa Foster Picton (R.R. 8), Ont.
 Adolphus Roblin Picton (R.R. 6), Ont.
 Joseph H. Pine Bloomfield, Ont.

Officers:

Cyrus Giles, President Rednersville, Ont.
 Thomas G. Wright, Vice-President Picton, Ont.
 M. R. German, Secretary-Treasurer Picton, Ont.

Auditors:

Walter Striker Milford, Ont.
 H. H. Huff Bloomfield, Ont.

Unassessed premium note capital, \$46,704.71.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in Bank of Montreal, Picton	\$1,357 39	
Cash in Metropolitan Bank, Picton	5,837 36	
Cash in Union Bank, Picton	789 08	
		\$7,983 83
Amount unpaid of fixed payments of 1913		116 56
Amount of premium notes in force, after deducting all payments thereon and assessments levied		46,704 71
Total assets		<u>\$54,805 10</u>

LIABILITIES.

Amount of unpaid account, calendars	\$89 90
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5,937 04	
Cash received for fixed payments of 1913		4,694 98
" fixed payments due in prior years		19 91
" interest		201 24
" other receipts		2 37
Total receipts		\$4,918 50

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$387 07
" investigation and adjustment of claims	14 00
" salaries, directors' and auditors' fees	1,024 19
" travelling expenses	15 00
" statutory assessment and license	21 47
" rent	30 80
" printing, stationery and advertising	75 63
" postage, telephones, telegrams and express	12 21
" other expenses	27 75
Total expenses of management	\$1,608 12

Miscellaneous payments:

Cash paid for losses which occurred during 1913	1,042 00
" rebate	221 59
Total expenditure	\$2,871 71

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$1,839,135 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	984	\$1,696,990 00
Policies new and renewed during 1913	432	728,380 00
Gross number and amount in force during 1913	1,416	\$2,425,370 00
Less expired and cancelled in 1913	341	586,235 00
Net risks in force 31st December, 1913	1,075	\$1,839,135 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$55,436 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	46,704 71
Amount of premium notes received during the year 1913	21,961 00
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1913	1,939 00

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Albert E. Hoskin Cobourg, Ont.
 Erwin Rosevear Cold Springs, Ont.
 Geo. H. Martin Port Hope, Ont.
 S. W. Staples Baltimore (R.R. 2), Ont.
 Lewis Byers Bailieboro', Ont.
 Benjamin Stewart Baltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, President Cobourg, Ont.
 S. W. Staples, Vice-President Baltimore (R.R. 2), Ont.
 I. Herbert Davidson, Treasurer Camborne, Ont.
 Thomas Hoskin, Secretary Grafton (R.R. 1), Ont.

Auditors:

Thos. Roberts Welcome, Ont.
 Hugh McCullough Cobourg, Ont.

Unassessed premium note capital, \$90,930.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand, head office	\$8 95	
Cash in Metropolitan Bank, Cobourg	1,195 70	
Cash in Bank of Toronto, Cobourg	986 14	
	\$2,190 79	
Less outstanding cheque	5 15	
		\$2,185 64
Amount of fixed payments of 1913, unpaid		632 05
Amount of fixed payments of prior year unpaid (not extended)	\$49 35	
Amount of premium notes after deducting all payments made and assessment levied	\$90,930 96	
Less residue of premium notes given by Company for re- insurance	2,051 40	
		88,879 56
Total assets		<u>\$91,697 25</u>

LIABILITIES.

Due agents	\$87 50
Fixed payments paid in advance	23 25
Amount of unpaid losses	135 00
Total liabilities	\$245 75

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,288 72
Cash received as fixed payments of 1913	\$6,837 40
" fixed payments of prior years	332 00
" interest	69 82
" re-insurance on losses	343 25
" rebate on re-insurance	7 80
" extra premiums and permits	1 80
" all other	25 65
Total receipts	\$7,617 72

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$788 75
" statutory assessment and license fee	34 29
" investigation of claims	46 80
" salaries, directors' and auditors' fees	510 20
" printing, stationery and advertising	73 00
" postage, telephone, telegrams and express	41 60
" travelling expenses	12 10
" rent	12 00
" fees, Underwriters' Association	5 00
" all other	6 64
Total expenses of management	\$1,530 38

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	43 83
" losses which occurred during 1913	5,649 59
" re-insurance	190 80
" rebate	306 20
Total expenditure	\$7,720 80

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$3,063,615 00

Re-insurance.

On mutual system	82,225 00
Net risks actually carried by Company at 31st December, 1913	<u>\$2,981,390 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,026	\$3,018,165 00
Policies new and renewed during 1913	688	1,007,125 00
Gross number and amount in force during 1913	2,714	\$4,025,290 00
Less expired and cancelled in 1913	684	961,675 00
Net risks in force 31st December, 1913	2,030	<u>\$3,063,615 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$115,647 41
Amount of all premium notes, after deducting all payments thereon and assessments levied	90,930 96
Amount of premium notes received during the year 1913	37,322 70
Payment on premium notes of 1913, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1913	6,837 40

Re-insurance.

Amount of premium notes given by Company for re-insurance, net residue, December 31st, 1913	1,288 20
Amount of premium notes given by Company for re-insurance, 1913	\$954 00
Less payments made thereon, 1913	190 80
	<u>763 20</u>
Amount of residue of said premium notes for which the Company is still liable	2,051 40

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

J R. Miller Bluevale, Ont.
 John A. Bryans Fordwich, Ont.
 Hugh W. Edgar Gorrie, Ont.
 Alexander McKercher Wroxeter, Ont.
 James Kirkton Bluevale, Ont.
 John Jackson Harriston, Ont.

Officers:

John R. Miller, President Bluevale, Ont.
 John Jackson, Vice-President Harriston, Ont.
 W. S. McKercher, Secretary-Treasurer Wroxeter, Ont.

Auditors:

T. R. Bennett Wroxeter, Ont.
 T. G. Shearer Fordwich, Ont.

Unassessed premium note capital, \$495,937.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of real estate	\$1,300 00
Cash value, mortgages on real estate	5,200 00
Stock of Wroxeter Rural Telephone Co., Limited	100 00
Cash in Royal Bank, Wroxeter	\$1,821 27
Cash in Standard Bank, Brussels	3,300 06
Cash in Royal Bank, Harriston	2,382 85
Cash in Bank of Hamilton, Gorrie	311 93
Cash in Bank of Hamilton, Wroxeter	2,197 26
Cash in Standard Bank, Harriston	1,896 79
	11,910 16
Amount unpaid of fixed payments of 1913	697 30
Amount unpaid of fixed payments of prior years (not extended)	\$101 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	495,937 70
Office furniture and safes (not extended)	\$200 00
Total assets	<u>\$515,145 16</u>

LIABILITIES.

Amount of supposed or reported losses	\$185 00
Uncalled capital stock of Wroxeter Rural Telephone Co., Limited	50 00
Total liabilities	<u>\$235 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$7,201 14	
Cash held by agents for fees or surveys (not extended)	800 50	
Cash received as fixed payments of 1913		\$21,899 56
“ fixed payments of prior years		434 72
“ interest		527 79
“ all other sources		49 77
“ from investments (not extended)	\$2,400 00	
Total receipts		<u>\$22,911 84</u>

EXPENDITURE.

Expenses of management:

Amount paid for fuel and light	\$51 20
“ law costs	5 00
“ to agents for commission	1,141 50
“ for investigation and adjustment of claims	276 85
“ for statutory assessment and license	108 16
“ printing, stationery and advertising	190 67
“ salaries, directors' and auditors' fees	1,423 80
“ postage, telephone, telegrams and express	137 18
“ travelling expenses	28 00
“ taxes (Government and Municipal)	34 73
“ other expenses	36 50
Expenses of management	<u>\$3,433 59</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$41 00	
“ losses which occurred during 1913	14,232 14	
		<u>14,273 14</u>
“ returned premiums		486 09
Cash invested (not extended)	\$2,410 00	
Total expenditure		<u>\$18,192 82</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.	Four years.	Total.
Mutual	\$980,753 00	\$10,050,059 00	\$11,030,812 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	5,575	\$10,628,910 00
Policies new and renewed during 1913	1,601	3,166,622 00
Gross number and amount in force during 1913	7,176	\$13,795,532 00
Less expired and cancelled in 1913	1,588	2,764,720 00
Net risks in force 31st December, 1913	5,588	\$11,030,812 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$49,037 65	\$502,502 95	\$551,540 60
Amount of all premium notes, after deducting all payments thereon and assessments	43,153 13	452,784 57	495,937 70
Amount of premium notes received during the year 1913	17,786 50	140,544 60	158,331 10
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1913	2,134 38	5,474 08	7,608 46
(b) Notes for fixed payments or assessments unpaid at 31st December, 1913	.....	143 60	143 60

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

A. W. Hitchins	Emerald, Ont.
R. A. Fowler	Emerald, Ont.
F. P. Instant	Stella, Ont.
John Glen	Stella, Ont.
Wm. H. Preston	Stella, Ont.
John Richards	Stella, Ont.
Wm. Glen	Stella, Ont.
W. A. Hitchins	Emerald, Ont.
Samuel Miller	Stella, Ont.

Officers:

A. W. Hitchins, President	Emerald, Ont.
R. A. Fowler, Vice-President	Emerald, Ont.
F. P. Instant, Secretary-Treasurer ...	Stella, Ont.

Auditors:

John Filson	Emerald, Ont.
W. P. Tugwell	Stella, Ont.

Unassessed premium note capital, \$8,297.90.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$159 84	
Cash in Bank of Montreal, Kingston	3,908 43	
		\$4,068 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied		8,297 90
Notes or due bills less than one year overdue		22 32
Total assets		\$12,388 49

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1912 (not extended)	\$3,554 74	
Cash received as fixed payments of 1913		645 73
“ fixed payments due in prior years		23 12
“ for interest		106 98
“ from other sources		10 00
Total receipts		\$785 83

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	\$136 25
" fuel and light	6 00
" statutory assessment and license fee	7 51
" travelling expenses	1 00
" salaries, directors' fees, etc.	105 00
" printing, stationery and advertising	4 40
" postage, telephone, telegrams and express	2 94
" Underwriters' Association	3 00

Total expenses of management	<u>\$266 10</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1913	3 70
" rebates	2 50

Total expenditure	<u><u>\$272 30</u></u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year.	Three years.	Total.
Mutual	\$800 00	\$259,775 00	\$260,575 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	186	\$258,925 00
Policies new and renewed during 1913.....	62	83,375 00
Gross number and amount in force during 1913	248	\$342,300 00
Less expired and cancelled in 1913	62	81,725 00
Net risks in force 31st December, 1913	186	<u><u>\$260,575 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$16 00	\$10,359 50	\$10,375 50

Amount of all premium notes, after deducting all payments thereon and assessments levied	12 80	8,285 10	8,297 90
Amount of premium notes received during year 1913	16 00	3,302 00	3,318 00
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1913	3 20	642 53	645 73
(b) Notes for fixed payments or assessments unpaid 31st December, 1913..	.....	22 32	22 32

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Henry Morgatroyd	Cardinal (R.R. 1), Ont.
G. J. Carson	Domville (R.R. 1), Ont.
James Bennett	Spencerville, Ont.
Robert Montgomery	Cardinal (R.R. 1), Ont.
John F. Black	South Mountain, Ont.
W H. Walker	North Augusta (R.R. 2), Ont.
Herbert Adams	Ventnor, Ont.
W. S. Render	Oxford Station (R.R. 2), Ont.
Alex. Morrison	Rockspring, Ont.
Alexander Robinson	Prescott (R.R. 2), Ont.
John Goodwin	Spencerville (R.R. 2), Ont.
Joseph Wright	Brockville (R.R. 2), Ont.
Richard Connell	Spencerville (R.R. 2), Ont.
Richard McCaslin	Iroquois, Ont.
Andrew Donnen	Spencerville, Ont.

Officers:

Henry Morgatroyd, President	Cardinal (R.R. 1), Ont.
G. J. Carson, Vice-President	Domville (R.R. 1), Ont.
James Bennett, Manager	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer	Spencerville, Ont.

Auditors:

Wm. Holmes	Spencerville (R.R. 4), Ont.
Archibald Fraser	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, \$211,383.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Loan Company's debentures	\$15,000 00
Cash on hand at head office	\$38 10
Cash in Royal Bank, Spencerville	9,678 08
Cash in Molson's Bank, Iroquois	308 90
	10,025 08
Unpaid fixed payments of 1913	497 85
Unpaid fixed payments of prior years (not extended), \$133.60.	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	211,383 91
Office furniture and safe (not extended), \$300.00.	
Total assets	\$236,906 84

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$12,469 41	
Cash received for fixed payments of 1913		\$15,930 23
“ prior years		111 65
“ interest		973 42
“ transfer fees		28 50
“ premium on debentures		75 00
“ written off		4 00
“ restitution, conscience money		50 94
Total receipts		<u>\$17,173 74</u>

EXPENDITURE.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	\$182 04
“ fuel and light	5 00
“ statutory assessments and license fee	81 83
“ printing, stationery, advertising	178 20
“ salaries, directors' and auditors' fees	1,153 00
“ rent and taxes	41 00
“ investigation and adjustment of claims	132 85
“ Underwriters' Association	5 00
“ other expenses	7 99
Total expenses of management	<u>\$1,786 91</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	12,648 76
“ rebate	182 40
“ invested in municipal debentures (not extended)	\$5,000 00

Total expenditure	<u>\$14,618 07</u>
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CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$8,114,405 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	4,957	\$7,915,860 00
Policies new and renewed during 1913	1,747	2,908,880 00
Gross number and amount in force during 1913	6,704	\$10,824,740 00
Deduct expired and cancelled in 1913	1,754	2,710,335 00
Net risks in force 31st December, 1913	4,950	<u>\$8,114,405 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$298,650 31
Amount of all premium notes, after deducting all payments thereon and assessments levied	211,383 91
Amount of premium notes received during the year 1913	89,266 40
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	5,954 86

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

A. C. Parks	Hay Bay, Ont.
Ira B. Hudgins	Selby, Ont.
Albert Hartman	Asselstine, Ont.
J. B. Aylesworth	Newburgh, Ont.
H. A. Baker	Moscow, Ont.
R. W. Longmore	Camden East, Ont.

Officers:

A. C. Parks, President	Hay Bay, Ont.
Ira B. Hudgins, Vice-President	Selby, Ont.
Manly Jones, Secretary-Treasurer	Napanee, Ont.

Auditors:

W. R. Lott	Napanee, Ont.
C. W. Neville	Napanee, Ont.

Unassessed premium note capital, \$47,967.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$168 59
Cash in Northern Crown Bank at Napanee, Ont.	1,671 89
Cash in agents' hands	42 41
Amount unpaid of fixed payments of 1913	314 05
Amount unpaid of prior years (not extended), ...	\$116 15
Amount unpaid of assessment of 1911 (not extended)	58 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	47,967 58
Office furniture and safe (not extended)	\$50 00
Total assets	<u>\$50,164 52</u>

LIABILITIES.

Amount of unpaid loss claim	<u>\$575 00</u>
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RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$213 27	
Cash received at taking of application		\$1,908 25
" fixed payments of 1913		3,248 05
" fixed payments of prior years		151 50
" for assessments levied in years prior to 1913		64 80
" agents' balances of 1912		66 86
" interest		8 80
Total receipts		<u>\$5,448 26</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$804 46
" statutory assessment and license fee	21 92
" fuel and light	15 00
" printing, stationery, advertising	118 57
" salaries, directors' and auditors' fees	636 80
" postage, telephones, telegrams, express, etc.	30 35
" investigation and adjustment of claims	23 00
" rent	18 00
" taxes	5 69
" all other expenses	13 62
Total expenses of management	<u>\$1,687 41</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	1,965 85
" losses which occurred prior to 1913	5 00
" rebate	77 21
" re-insurance	85 58
Total expenditure	<u>\$3,821 05</u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1913.

	Three years
Mutual	\$1,628,255 00
Less re-insured	28,712 50
Net amount of risks at 31st December, 1913	<u>\$1,599,542 50</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,006	\$1,743,623 00
Policies new and renewed during 1913	346	580,427 00
Gross number and amount in force during 1913	1,352	\$2,324,050 00
Less expired and cancelled in 1913	399	695,795 00
Net risks in force, 31st December, 1913	953	\$1,628,255 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$56,691 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,967 58
Amount of premium notes received during the year 1913	20,354 88
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1913	1,908 25.

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Smith	Columbus, Ont.
G. B. Mothersill	Oshawa, Ont.
Peter Christie	Manchester, Ont.
John Davy	Leskard, Ont.
J. J. Smith	Enniskillen, Ont.
Alex. Mackenzie	Beathton, Ont.
Noah Burkholder	Cedar Grove, Ont.
James Parr	Blackstock, Ont.
H. E. Webster	Whitby, Ont.
S. J. Williams	Hampton, Ont.
Joshua Hoover	Stouffville, Ont.
Charles Calder	Manchester, Ont.

Officers:

Wm. Smith, M.P., President	Columbus, Ont.
Noah Burkholder, Vice-President	Oshawa, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Auditors:

W. E. N. Sinclair, M.P.P.	Oshawa, Ont.
W. F. Weir	Port Perry, Ont.

Unassessed premium note capital, \$138,918.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value mortgages on real estate	\$2,000 00
Amount of municipal and Loan Company debentures	15,013 79
Actual cash on hand at head office	\$4 03
Cash in Standard Bank, Oshawa	9,664 01
Cash in Ontario Loan and Savings Co., Oshawa	5,545 80
	15,213 84
Amount of unpaid fixed payments, 1913	449 75
Amount of premium notes in force, after deducting all payments thereon and assessment levied	\$138,918 65
Less residue of premium notes given for re-insurance	2,117 00
	136,801 65
Interest accrued	128 11
Total assets	<u>\$169,607 14</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$29,127 74	
Cash received for fixed payments of 1913		\$13,650 70
“ fixed payments of prior years		235 30
“ interest during 1913		1,177 32
“ extra risks		30 71
“ re-insurance premiums		185 10
“ matured debentures (not extended)	\$599 16	
Total receipts		<u>\$15,279 13</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$2,062 06
“ investigation and adjustment of claims	71 00
“ salaries, directors' and auditors' fees	1,672 80
“ statutory assessment and license fee	56 36
“ printing, stationery and advertising	244 80
“ postage, telephone, telegrams and freight	105 93
“ travelling expenses	13 00
“ rents	12 00
“ other expenses	29 50
Total expenses of management	<u>\$4,267 45</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	7,366 86
“ rebate	270 58
“ re-insurance	206 20
“ invested in municipal and loan Co. debentures (not extended)	\$17,681 10
Total expenditure	<u>\$12,111 09</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$19,975 00	\$6,550 00	\$5,552,690 00	\$5,579,215 00
Re-insurance.				
On mutual system			85,250 00	85,250 00
On cash system			2,040 00	2,040 00
Total re-insurance			<u>\$87,290 00</u>	<u>\$87,290 00</u>
Net risks carried at 31st December, 1913	\$19,975 00	\$6,550 00	\$5,465,400 00	\$5,491,925 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,525	\$5,291,820 00
Policies new and renewed during 1913	1,301	1,917,700 00
Gross number and amount in force during 1913	4,826	\$7,209,520 00
Less expired and cancelled in 1913	1,167	1,630,305 00
Net risks in force 31st December, 1913	3,659	\$5,579,215 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$650 20	\$211 70	\$179,820 00	\$180,682 30
Amount of premium notes, after deducting all payments thereon and assessments levied	559 60	171 65	138,187 40	138,918 65
Amount of premium notes received during the year 1913	689 20	204 90	61,144 55	62,038 65
Payments on the premium notes of 1913, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1913	89 05	35 25	13,711 50	13,835 80
(b) Notes for fixed payments or assessments unpaid at 31st December, 1913	7 05	3 00	439 70	469 75
Amount of premium notes given for re-insurance ....	.....	.....	2,642 50	2,642 50
Less payments made thereon .....	.....	.....	525 50	525 50
Residue of said premium notes for which the Company is still liable . . . . .	.....	.....	2,117 00	2,117 00

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 23th June, 1884.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. Switzer	Delaware, Ont.
J. Stuart	Muncey, Ont.
D. N. McGugan	Strathroy, Ont.
E. Howlett	Howlett, Ont.
D. Simon	Strathroy, Ont.
Jas. J. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
Wm. E. Sawyer, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Mount Brydges, Ont.

Unassessed premium note capital, \$51,917.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Amount cash, Union Bank, Mount Bldges	\$1,727 52
Amount cash, Union Bank, Melbourne	300 12
Amount cash, Royal Bank, Strathroy	537 05
Amount cash, Home Bank, Delaware	424 96
Amount unpaid fixed payments of 1913	225 14
Amount of premium notes in force after deducting all payments thereon and assessments levied	51,917 54
Total assets . . .	<u>\$55,132 33</u>

LIABILITIES.

Amount of retained balance premium notes	\$215 46
Total liabilities	<u>\$215 46</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,706 54
Cash received at taking of applications:	
Cash received at head office	\$185 00
" as fixed payments of 1913	4,579 71
" as fixed payments due in prior years	1 18
" as assessments prior to 1913	0 27
" as interest	108 06
" as transfer fees	3 00
Total receipts	<u>\$4,877 22</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	\$185 00
" law costs	15 00
" investigation and adjustment of claims	31 00
" statutory assessment and license fee	23 89
" printing, stationery and advertising	90 30
" salaries, directors' and auditors' fees	463 00
" postage, telephone, telegrams and express	40 12
" travelling expenses	8 00
" other expenses	61 00
Total expenses of management	<u>\$917 31</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	20 00
" losses which occurred during 1913	3,819 07
" rebate	121 57
Total expenditure	<u>\$4,877 95</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual \$1,988,081 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	968	\$1,946,783 00
Policies new and renewed during 1913	370	768,855 00
Gross number and amount in force during 1913	1,338	\$2,715,638 00
Less expired and cancelled in 1913	370	727,557 00
Net risks in force 31st December, 1913	968	<u>\$1,988,081 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$59,642 43
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,917 54
Amount of premium notes received during the year 1913	23,065 65
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,614 53

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

George B. Webster	Rannoch, Ont.
David A. Johnson	Granton, Ont.
Thomas Driver	Science Hill, Ont.
Robert Berry	Berry Land, Ont.
David Paynter	St. Mary's, Ont.
James More	Kirkton, Ont.
George Hookway	Science Hill, Ont.
Duncan McVannel	St. Mary's, Ont.
George Hudson	St. Mary's, Ont.

Officers:

George B. Webster, President	Rannoch, Ont.
David A. Johnson, Vice-President	Granton, Ont.
J. H. Jameson, Secretary-Treasurer	Rannoch, Ont.

Auditors:

R. W. Switzer	Rannoch, Ont.
J. J. Bellamy	Kirkton, Ont.

Unassessed premium note capital, \$47,771.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$240 13
Cash in Molsons Bank, St. Mary's	741 04
“ Bank of Montreal, St. Mary's, Ont.	1,039 69
“ Royal Bank, St. Mary's, Ont.	1,153 42
“ Merchants Bank, Granton, Ont.	639 34
	\$3,813 62
Amount unpaid of assessments levied during 1913	218 52
Amount unpaid of assessments levied before 1913	25 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied	47,771 97
Total assets	<u>\$51,829 44</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$2,184 22
Cash received for assessments levied in 1913	\$2,276 07
“ assessments prior to 1913	319 13
“ interest	52 24
Total receipts	<u>\$2,647 44</u>

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$12 00
“ statutory assessment and license fee	19 55
“ salaries, directors' and auditors' fees	157 00
“ printing, stationery and advertising	15 00
“ postage, telephone, telegrams and express	14 00
“ other expenses	43 01
Total expenses of management	<u>\$260 56</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	757 48
Total expenditure	<u>\$1,018 04</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$1,615,093 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1912	721	\$1,498,890 00
Policies new and renewed during 1913	286	633,850 00
Gross number and amount in force during 1913	1,007	\$2,132,740 00
Less expired and cancelled in 1913	265	517,647 00
Net risks in force 31st December, 1913	742	<u>\$1,615,093 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	\$52,341 49
Amount of all premium notes, after deducting all payments thereon and assessments levied	47,771 97
Amount of premium notes received during the year 1913	20,532 44

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Andrew Schenk Ayton, Ont.
 Philip S. Schaus Clifford, Ont.
 M. E. Murray Ayton, Ont.
 Walter Ferguson Dromore, Ont.
 W. J. McNally Walkerton, Ont.
 Henry Maes Ayton, Ont.
 Geo. W. Whetham Drew Station, Ont.
 Balzar Weigel Moltke, Ont.
 C. J. Dickinson Mildmay, Ont.
 John Brown Hanover, Ont.
 Adam Ries Clifford, Ont.
 John Aldcorn Dundalk, Ont.

Officers:

Andrew Schenk, President Ayton, Ont.
 Philip S. Schaus, Vice-President Clifford, Ont.
 R. H. Fortune, Secretary-Treasurer Ayton, Ont.

Auditors:

John Forbes Ayton, Ont.
 James Booth Ayton, Ont.

Unassessed premium note capital, \$127,638.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand, head office	\$88 15
Cash in Royal Bank, Ayton, Ont.	4,853 41
Amount unpaid of fixed payments of 1913	457 35
Amount unpaid of fixed payments due in prior years	47 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied	127,638 15
Total assets	\$133,084 91

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,818 02
Cash received for fixed payments of 1913	\$5,212 55
“ fixed payments of prior years	198 80
“ interest	95 33
Total receipts	<u>\$5,506 68</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$38 07
“ commission	120 25
“ salaries, directors' and auditors' fees	560 50
“ travelling expenses	25 00
“ rent	50 00
“ printing, stationery and advertising	124 60
“ postage, telephone, telegrams and express.. . . .	115 57
“ investigation and adjustment of claims	63 25
“ other expenses	17 05
Total expenses of management	<u>\$1,114 29</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1913	1,208 25
“ rebate	60 60
Total expenditure	<u>\$2,383 14</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year.	Two Years.	Three years.	Four years	Total.
Mutual	\$2,925 00	\$14,325 00	\$190,016 00	\$33,224 04	\$35,296 70

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,586	\$3,407,320 00
Policies new and renewed during 1913	460	1,060,580 00
Gross number and amount in force during 1913	2,046	\$4,467,900 00
Less expired and cancelled during 1913	459	938,230 00
Net risks in force 31st December, 1913	1,587	<u>\$3,529,670 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ...	\$917 00	\$573 00	\$8,660 65	\$131,036 15	\$141,186 80
Amount of all premium notes after deducting all payments thereon and assessments levied	132 85	530 85	7,276 30	119,698 15	127,638 15
Amount of premium notes received during the year 1913 . . . . .	.....	.....	.....	.....	42,423 20

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Robert Richardson	Walkerton, Ont.
T. H. O'Neill	Walkerton (R.R. 2), Ont.
W. W. Smith	Shallow Lake, Ont.
Dougald McKinnon	Chesley, Ont.
Henry Batterman	Desboro, (R.R. 1), Ont.
Fred Frook	Walkerton (R.R.), Ont.
John Picken	Durham, Ont.
Nell McLeod	Swinton Park, Ont.
Wm. Glauser	Hanover, Ont.
R. E. English	Glascott, Ont.
James Hunter	Walkerton, Ont.
John Allenson	Neustadt, Ont.
Archibald C. McCuaig	Priceville (R.R. 1), Ont.
Conrad Hill	Mildmay, Ont.
Robt. Grierson	Durham (R.R. 2), Ont.

Officers:

T. H. O'Neill, President	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President	Priceville (R.R.), Ont.
H. H. Miller, Secretary-Treasurer	Hanover, Ont.

Auditors:

T. H. Wilson	Walkerton (R.R. 11), Ont.
Duncan McLean	Durham (R.R. 2), Ont.

Unassessed premium note capital, \$117,694.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages		\$3,365 00
Cash on hand at head office	\$438 11	
Amount of cash in Merchants Bank, Hanover, Ont.	1,942 19	
		2,380 30
Amount unpaid, fixed payments, 1913		411 80
“ fixed payments prior years (not extended)	\$165 15	
“ premium notes in force, after deducting all payments		
thereon and assessments levied		117,694 85
“ interest due and accrued		60 08
Total assets		\$123,912 03

LIABILITIES.

Amount due from agency	\$6 80
Total liabilities	<u>\$6 80</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$3,050 83
Cash received for fixed payments of 1913	\$7,309 95
" fixed payments due prior years	178 60
" interest	243 70
Cash received other sources	15 25
" from mortgage payments (not extended) ..	\$3,115 00
Total receipts.	<u>\$7,747 50</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission, business 1913	\$1,583 05
" investigation and adjustment of claims	67 50
" salaries, directors' and auditors' fees	781 60
" statutory assessment, license fee	36 70
" postage, telephone, telegrams, express and stationery	123 77
" printing and advertising	77 50
" other expenses	19 77
Total expenses of management	<u>\$2,689 89</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$295 00
" losses which occurred during 1913	5,043 55
	<u>5,338 55</u>
" rebate	139 59
" invested in mortgages (not extended) ..	\$3365 00
Total expenditure	<u>\$8,168 03</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual \$3,634,515 46

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,287	\$3,266,069 81
Policies new and renewed during 1913	1,051	1,596,243 00
Gross number and amount in force during 1913	3,338	\$4,862,312 81
Less expired and cancelled in 1913	925	1,227,797 35
Net risks in force at 31st December, 1913	2,413	\$3,634,515 46

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$132,306 25
Amount of premium notes after deducting all payments thereon and assessments levied	117,694 85
Amount of premium notes received during the year 1913	57,441 00

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Neil P. McIntyre	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm	Parkhill, Ont.
Wm. McCallum	Ailsa Craig (R.R. 1), Ont.
Alex. McLeish	Springbank, Ont.
George Brock	Strathroy, Ont.
Alex. F. Ross	Nairn, Ont.
John Morrison	Parkhill, Ont.
Neil Galbraith	Parkhill, Ont.
John McLeish	Keyser, Ont.

Officers:

Alex. F. Ross, President	Nairn, Ont.
John Morrison, Vice-President	Parkhill, Ont.
R. R. Cameron, Secretary-Treasurer	Ailsa Craig, Ont.

Auditors:

Colin S. Fraser	Nairn, Ont.
Dougald Campbell	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, \$20,968.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$37 29	
“ Standard Bank at Ailsa Craig	1,430 19	
		\$1,467 48
Amount unpaid, fixed payments of 1913		55 85
Amount unpaid for prior years (not extended)	\$38 39	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	20,968 58	
Less residue given for re-insurance	65 25	
		20,903 33
Total assets		\$22,426 66

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$5 11	
Cash received as fixed payments of 1913		\$1,942 92
" fixed payments of prior years		128 48
" interest during 1913		22 22
Total receipts		<u>\$2,093 62</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$91 50
" statutory assessment and license	12 44
" law costs	0 50
" investigation and adjustment of claims	13 00
" printing, stationery and advertising	40 75
" salaries, directors' and auditors' fees	154 50
" postage, telephone, telegrams and express	13 00
" moving safe	4 00
Expenses of management	<u>\$329 69</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	257 96
" rebate	33 10
" re-insurance	10 50
Total expenditure	<u>\$631 25</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$778,464 75
Re-insurance Mutual System	2,900 00
Net risks	<u>\$775,564 75</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	475	\$766,288 00
Policies new and renewed during 1913	173	290,169 75
Gross number and amount in force during 1913	648	\$1,056,457 75
Less expired and cancelled in 1913	176	277,993 00
Net risks in force 31st December, 1913	472	<u>\$778,464 75</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$23,353 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	20,968 58
Amount of premium notes received during the year	8,705 10
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	716 67
Amount of premium notes given by Company for re-insurance	87 00
Less payments made thereon	21 75
Residue of said notes for which the Company is still liable	<u>\$65 25</u>

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

George Cleland	Britton, Ont.
James Moffatt	Carmuncock, Ont.
John S. Cowan	Atwood (R.R. 2), Ont.
D. B. Grieve	Millbank, Ont.
A. Stevenson	Atwood (R.R. 4), Ont.
S. J. Love	Atwood (R.R. 3), Ont.
J. K. Baker	Henfryn, Ont.
John McCloy	Milverton, Ont.
Thomas E. Shearer	Listowel (R.R. 2), Ont.

Officers:

Jno. S. Cowan, President	Atwood (R.R. 2), Ont.
John McCloy, Vice-President	Milverton, Ont.
J. R. Hammond, Secretary-Treasurer	Atwood, Ont.

Auditors:

Wm. H. Jolly	Atwood, Ont.
James H. Thomson	Henfryn, Ont.

Unassessed premium note capital, \$196,132.19.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand, head office	\$41 88	
Cash in Bank of Hamilton, Atwood	4,427 18	
" Bank of Hamilton, Listowel	2,032 85	
" Sterling Bank, Monkton, Ont.	2,275 31	
		\$8,777 22
Amount paid of assessment levied during 1913		605 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		196,132 19
Total assessments		<u>\$205,514 66</u>

LIABILITIES.—None.

RECEIPTS.

Cash at 31st December, 1912 (not extended)	\$9,857 53	
Cash received for assessments levied during 1913		\$7,780 83
" assessments levied before 1913		457 45
" interest		164 01
Total receipts		\$8,402 29

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	\$49 75
" postage, telephone, telegrams and express	45 00
" statutory assessment and license	45 09
" printing, stationery and advertising	42 00
" salaries, directors' and auditors' fees	373 20
" rent	12 00
" taxes	2 78
" sundries	5 60
Total expenses of management	\$575 42

Miscellaneous payments:

Amount paid for losses which occurred prior to 1913 ..	\$75 00	
" losses which occurred during 1913	8,787 28	
		8,862 28
" rebate		44 90
Total expenditure		\$9,482 60

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Four years.

Mutual	\$4,318,450 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,430	\$4,130,750 00
Policies new and renewed during 1913	449	1,353,415 00
Gross number and amount in force during 1913	1,879	\$5,484,165 00
Less expired and cancelled in 1913	447	1,165,715 00
Net risks in force, 31st December, 1913	1,432	\$4,318,450 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face value of all premium notes held by Company and legally liable to assessment	\$215,933 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	196,132 19
Amount of premium notes received during the year 1913	67,670 75

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John Cornell Hawtrey, Ont.
 F. W. Vardon Springford, Ont.
 J. R. Johnson Springford, Ont.
 A. W. Smith Scotland, Ont.
 William Schell Woodstock, Ont.
 T. J. Lammiman Curries, Ont.
 Jas. E. Carroll Norwich, Ont.
 John Topham Burgessville, Ont.
 P. Slattery Woodstock, Ont.

Officers:

J. Topham, President Burgessville, Ont.
 William Schell, Vice-President Woodstock, Ont.
 H. Van Valkenburg, Secretary Norwich, Ont.

Auditors:

John McKee Norwich, Ont.
 A. W. De Long Norwich, Ont.

Unassessed premium note capital, \$155,248.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$44 02	
Cash in Molson's Bank, Norwich, Ont.	813 95	
Cash in Royal Bank, Norwich, Ont.	100 29	
		\$958 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied		155,248 55
Amount unpaid of fixed payments of 1913		999 96
Amount unpaid of prior years (not extended)	\$35 90	
Amount unpaid of assessments, 1913		1,021 24
Total assets		<u>\$158,228 01</u>

LIABILITIES.

Amount of unpaid loss	\$700 00
Amount of borrowed money	3,500 00
Total liabilities	<u>\$4,200 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$1,251 83
Cash received for application fees	\$585 50
" fixed payments of 1913	8,707 87
" fixed payments of prior years	503 46
" assessments, 1913	7,770 61
" interest	4 75
" borrowed money	3,500 00
Total receipts	<u>\$21,072 19</u>

EXPENDITURE.

Expenses of management:

Amount paid for commission	\$716 00
" investigation of claims	164 65
" salaries, directors' and auditors' fees	924 40
" stationery, printing, advertising and calendars	218 35
" postage, telephone, telegrams and express	178 70
" rent	53 00
" taxes	8 50
" statutory assessment and license	46 49
" travelling expenses	22 50
Total expenses of management	<u>\$2,332 59</u>

Miscellaneous payments:

Amount paid for losses which occurred during 1913	18,589 55
" rebate	443 62
Total expenditure	<u>\$21,365 76</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Four years.
Mutual	\$4,471,827 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,913	\$4,274,877 00
Policies new and renewed during 1913	588	1,379,500 00
Gross number and amount in force during 1913	2,501	\$5,654,377 00
Less expired and cancelled in 1913	555	1,182,550 00
Net risks in force 31st December, 1913	1,946	\$4,471,827 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$186,151 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	155,248 55
Amount of premium notes received during the year 1913	58,878 00
Amount of payments on premium notes of 1913, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1913	4,860 90

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

N. Harrison	Castlemore, Ont.
Thomas McCartney	Caledon East, Ont.
John Cunningham	Norval, Ont.
H. Aikin Dolson	Alloa, Ont.
Moses Johnstone	Mt. Charles, Ont.
John Gardhouse	Weston, Ont.
F. J. Jackson	Meadowvale, Ont.
Alex. Armstrong	Campbell's Cross, Ont.
J. A. McBride	Belfountain, Ont.

Officers:

John Gardhouse, President	Weston, Ont.
H. Aikin Dolson, Vice-President	Alloa, Ont.
J. J. Stewart, Secretary	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Auditors:

John Sinclair	Brampton, Ont.
Ralph Crawford	Brampton, Ont.

Unassessed premium note capital, \$224,704.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages	\$19,400 00
Cash on hand at head office	\$253 55
Cash in Merchants Bank, Brampton	9,296 17
Cash in Dominion Bank, Brampton	10,842 94
	20,392 66
Amount unpaid of fixed payments of 1913	335 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	224,704 92
Amount of office furniture (not extended)	\$250 00
Total assets	<u>\$264,833 18</u>

LIABILITIES.

Amount of unpaid losses	\$1,840 33
Total liabilities	<u>\$1,840 33</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$33,186 55	
Cash received as fixed payments of 1913		\$22,484 07
" as fixed payments for prior years		267 17
" for interest		1,349 43
Total receipts		<u>\$24,100 67</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$1,072 00
" salaries, directors' and auditors' fees	1,993 20
" statutory assessment and license fee	80 10
" rent	206 00
" taxes	41 25
" printing, stationery and advertising	265 62
" investigation and adjustment of claims	226 15
" postage, telephone, telegrams and express	206 42
" for other expenses	118 50
Total expenses of management	<u>\$4,209 24</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$25 00	
" losses which occurred during 1913	12,759 05	
		12,784 05
" rebate		501 27
" invested in mortgages (not extended)	\$19,400 00	
Total expenditure		<u>\$17,494 56</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three-years.	Four-years.	Total.
Mutual	\$1,243,995 00	\$6,995,145 75	\$8,239,140 75

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	3,549	\$7,738,315 00
Policies new and renewed during 1913	1,072	2,506,755 75
Gross number and amount in force during 1913	4,621	\$10,245,070 75
Less expired and cancelled in 1913	989	2,005,930 00
Net risks in force 31st December, 1913	3,632	<u>\$8,239,140 75</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$41,820 89	\$236,683 37	\$278,504 26
Amount of all premium notes on Policies in force 31st December, 1913, after deducting all payments thereon and assessments levied	34,374 94	190,329 98	224,704 92
Amount of premium notes received during the year 1913	33,928 00	50,545 66	84,473 66
Payments on premium notes of 1913, includ- ing all sums credited on said premium notes:			
Cash paid up to 31st December, 1913..	5,911 48	3,543 99	9,455 47

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John Muterer Ingersoll, Ont.
Alex. Smith Embrow (R.R. 6), Ont.
John Bolton St. Mary's, Ont.
James Green Embrow (R.R. 2), Ont.
Robert McLeod Harrington, Ont.
William Smith Woodstock, Ont.
Robert A. Webber Woodstock, Ont.
John C. McPherson St. Mary's, Ont.
James G. Calder Thamesford, Ont.

Officers:

James G. Calder, President Thamesford, Ont.
Wm. Smith, Vice-President Woodstock, Ont.
Columbus Ross, Secretary-Treasurer Embrow, Ont.

Auditors:

E. L. Sutherland Embrow, Ont.
A. L. Murray Embrow, Ont.

Unassessed premium note capital, \$58,362.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash in Royal Bank, Embrow, Ont.	\$53 24	
Cash in Farmers' Bank, Embrow (in liquidation)	2,352 69	
		\$2,405 93
Amount unpaid of assessment of 1913		1,562 40
Amount unpaid of assessment 1912		99 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied		58,362 41
Total assets		\$62,429 76

LIABILITIES.

Amount of borrowed money	\$1,600 00	
Total liabilities		\$1,600 00

RECEIPTS.

Cash balance at 31st December, 1912 (not extended) head office	\$185 95
Cash balance at 31st December, 1912 (not extended), in Farmers Bank (in liquidation)	2,352 69
Cash received from assessments during 1913	\$12,274 06
" assessments in prior years	682 82
" borrowed money	14,716 35
" refund	2 00
Total receipts	<u>\$27,675 23</u>

EXPENDITURE.

Expenses of management:

Cash paid for printing, stationery and advertising	\$79 90
" statutory assessment and license	25 17
" bonus to agents on new risks	26 05
" law costs	291 44
" interest	315 61
" rent	20 00
" salaries, directors' and auditors' fees	257 00
" postage, telephones, telegrams and express	10 00
" mileage to agents meeting of Board	63 60
" investigation and adjustment of claims	25 00
" Underwriters' Association	5 00
" special office assistance	19 50
Total expenses of management	<u>\$1,138 27</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	10,032 70
" rebate	20 62
Cash paid for repayment of loan	16,616 35
Total expenditure	<u>\$27,807 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual System	\$1,974,310 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	1,134	\$2,078,705 00
Policies new and renewed during 1913	296	660,450 00
Gross number and amount in force during 1913	1,430	\$2,739,155 00
Less expired and cancelled in 1913	512	764,845 00
Net risks in force 31st December, 1913	918	<u>\$1,974,310 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December 1913.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$79,600 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	58,362 41
Amount of premium notes received during the year 1913	25,673 00
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	3,482 92

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Colyer	Ingersoll, Ont.
James Henderson	Belton, Ont.
John Morden	Belton, Ont.
Charles Youngs	Embro, Ont.
Alex. McDonald	Embro, Ont.
Thomas Duffin	Thorndale, Ont.
James Stewart	Dorchester, Ont.
Geo. A. Munroe	Embro, Ont.
D. M. Cole	Lakeside, Ont.

Officers:

Thos. Duffin, President	Thorndale, Ont.
D. M. Cole, Vice-President	Lakeside, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
D. Lawrence	Thamesford, Ont.

Unassessed premium note capital, \$244,190.14.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Stock in Nissouri Telephone Company	\$20 00
Amount of cash on hand	\$232 53
Amount of cash in Royal Bank, Thamesford	5,350 19
	5,582 72
Amount unpaid of assessments levied in 1913	746 94
Amount unpaid of assessments levied prior to 1913	197 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied	244,190 14
Total assets	\$250,737 11

LIABILITIES.

Amount of supposed or reported loss	\$31 26
Amount of retained balance premium notes	81 12
Total liabilities	<u>\$112 38</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$3,374 21	
Cash received for application fees		\$684 13
" assessments levied in 1913		9,060 86
" assessments levied before 1913		1,046 18
" interest		150 86
" retained premiums		50 00
Total receipts		<u>\$10,992 03</u>

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	\$809 00
" statutory assessment and license fee	56 93
" printing, advertising, postage, etc.	323 93
" rent	31 00
" salaries, directors' and auditors' fees	648 30
" investigation of claims	158 00
" travelling expenses	27 00
" fee Underwriters' Assn.; expenses of delegates, etc.	28 00
Total expenses of management	<u>\$2,082 16</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	25 00
" losses which occurred during 1913	6,632 45
" rebate	43 91
Total expenditure	<u>\$8,783 52</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$5,660,010 00

MOVEMENTS IN RISKS

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,206	\$5,351,018 00
Policies new and renewed during 1913	870	2,005,920 00
Gross number and amount in force during 1913	3,076	\$7,356,938 00
Less expired and cancelled in 1913	778	1,696,928 00
Net risks in force 31st December, 1913	2,298	\$5,660,010 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by Company and legally liable to assessment	\$261,999 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	244,190 14
Amount of premium notes received during the year 1913	93,510 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

John Baxter	Tillsonburg, Ont.
Charles Williams	Tillsonburg, Ont.
James Little	Ingersoll, Ont.
J. G. Currie	Ingersoll, Ont.
R. W. Brink	Woodstock, Ont.
Frank H. Harris	Mt. Elgin, Ont.

Officers:

John Baxter, President	Tillsonburg, Ont.
R. W. Brink, Vice-President	Woodstock, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Auditors:

W. A. Elliot	Ingersoll, Ont.
J. A. Morrison	Mt. Elgin, Ont.

Unassessed premium note capital, \$87,253.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$959 14	
Cash in Royal Bank, Ingersoll	5,407 40	
		\$6,366 54
Amount unpaid of fixed payments of 1913		706 67
Amount of premium notes in force, after deducting all payments thereon and assessments levied		87,253 67
Total assets		<u>\$94,326 88</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$7,237 33	
Cash received as fixed payments of 1913		\$4,147 68
“ for interest		163 20
“ for special premiums		4 99
Total receipts		<u>\$4,315 87</u>

EXPENDITURE.

Expenses of management:

Amount paid for statutory assessment and license	\$27 26
" investigation and adjustment of claims	58 00
" salaries, directors' and auditors' fees	424 60
" printing, stationery and advertising	19 00
" postage, telephone, telegrams and express	55 75
" rent	32 00
" travelling expenses	20 00
" other expenses of management	5 00

Total expenses of management \$641 61

Miscellaneous payments:

Cash paid for losses which occurred in 1913	4,497 73
" rebate	47 32

Total expenditure \$5,186 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$2,382,410 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	903	\$2,293,412 00
Policies new and renewed during 1913	332	865,905 00
Gross number and amount in force during 1913	1,235	\$3,159,317 00
Less expired and cancelled in 1913	292	776,907 00
Net risks in force 31st December, 1913	943	<u>\$2,382,410 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$97,566 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	87,253 67
Amount of premium notes taken during the year 1913	35,882 25
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	1,799 95

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES ; RECEIPTS AND EXPENDITURE

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Real estate cash value.	Mortgages, bonds, de- bentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1913 unpaid.	Assessments of 1913 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Algoma Mutual			1,504 69	.....	.....	.....	.....	26,635 25	.....	.....	.....	28,139 94
2 Amherst Island			4,068 27	.....	.....	.....	.....	8,297 90	.....	22 32	.....	12,388 49
3 Ayr Farmers'			3,284 48	.....	.....	81 02	18 04	160,552 49	.....	.....	.....	163,936 03
4 Bay of Quinte			7,983 83	.....	116 56	.....	.....	46,704 71	.....	.....	.....	54,805 10
5 Bertie & Willoughby	5,799 86	.....	5,087 35	.....	231 42	.....	.....	79,182 16	.....	.....	.....	90,300 79
6 Blanshard			3,813 62	.....	.....	218 52	25 33	47,771 97	.....	.....	.....	51,829 44
7 Blenheim, North			3,692 76	.....	.....	194 11	.....	87,664 01	.....	.....	.....	91,550 88
8 Brant County			7,237 89	.....	400 00	400 00	1,057 06	123,829 36	.....	.....	.....	132,924 31
9 Canadian Millers			16,387 89	.....	530 40	.....	.....	106,676 15	4,042 71	.....	.....	321,900 56
10 Caradoc Farmers'			2,989 65	.....	225 14	.....	.....	51,917 54	.....	.....	.....	55,132 33
11 Clinton Township			153 87	.....	83 04	.....	.....	59,736 25	.....	.....	.....	59,973 16
12 Culross			1,076 13	.....	.....	1,077 87	139 37	57,970 00	.....	.....	.....	60,263 37
13 Dereham & W. Oxford			5,791 54	575 00	706 67	.....	.....	87,253 67	.....	.....	.....	94,326 88
14 Dorchester N. & S.			20,284 15	.....	829 65	.....	.....	126,470 05	.....	.....	.....	147,583 85
15 Downie			7,169 04	.....	.....	119 26	.....	77,355 69	.....	.....	.....	84,643 99
16 Dufferin Farmers'		800 00	11,069 98	273 42	.....	.....	.....	151,389 77	.....	.....	.....	163,533 17
17 Dumfries, North, and Waterloo South						630 62	101 04	236,227 26	.....	.....	.....	249,238 38
18 Dunwich Farmers	11,700 00	.....	579 46	.....	.....	.....	.....	90,706 08	.....	.....	47 80	94,551 00
19 Easthope, South			3,502 42	.....	294 70	.....	.....	182,931 66	.....	.....	.....	186,354 08
20 Ekfrid			2,755 23	.....	.....	667 19	.....	52,182 50	.....	.....	.....	54,965 80
21 Elma Farmers'			2,364 20	.....	288 05	131 05	.....	196,132 19	.....	.....	.....	205,514 66
22 Elma Farmers'			8,777 22	.....	605 25	.....	.....	54,433 70	.....	.....	.....	63,359 58
23 Eramosa	4,000 00	.....	4,632 63	.....	293 25	.....	.....	68,061 93	.....	.....	.....	68,121 81
24 Eric Farmers'			5 88	.....	.....	54 00	.....	239,772 27	.....	.....	.....	305,792 33
25 Farmers' Central	2,000 00	.....	7,614 43	.....	207 71	85 61	.....	295,834 58	50 00	.....	.....	265,952 30
26 Farmers' Union	11,775 00	.....	11,455 05	.....	.....	.....	.....	247,246 39	518 96	2,431 02	.....	252,839 98
27 Formosa			2,854 86	435 82	.....	2,302 71	.....	127,638 15	.....	.....	.....	133,084 91
27 Germania			4,941 56	.....	457 55	.....	47 85	.....	.....	.....	.....	.....

28	Glengarry Farmers'	4,943 68	6,257 81	.....	685 79	141,903 80	.....	153,791 08	28			
29	Grand River.....	.....	5,994 25	.....	131 82	64,180 82	.....	70,306 89	29			
30	Grenville Patron.....	15,000 00	10,025 08	497 85	.....	211,383 91	.....	236,906 84	30			
31	Grey and Bruce.....	3,365 00	2,380 30	411 80	.....	117,694 85	60 08	123,912 03	31			
32	Guelph Township.....	.....	861 17	44 38	.....	21,051 31	.....	21,956 86	32			
33	Halton Union.....	.....	14,199 68	.....	.....	185,381 40	152 05	199,733 13	33			
34	Hamilton Township.....	.....	2,185 64	.....	632 05	88,879 56	.....	91,697 25	34			
35	Hay Township.....	.....	5,376 89	.....	98 10	173,174 10	.....	178,649 09	35			
36	Hopewell Creek.....	.....	3,017 25	.....	269 96	46,976 12	.....	50,363 91	36			
37	Howick Farmers.....	1,300 00	11,910 16	697 30	100 58	495,937 70	.....	515,145 16	37			
38	Howard Farmers.....	.....	1,992 21	173 90	.....	111,877 23	.....	114,043 34	38			
39	Kent and Essex.....	6,000 00	3,345 03	331 49	.....	60,931 27	.....	70,607 79	39			
40	Lambton Farmers.....	15,648 42	14,038 65	.....	.....	95,062 36	2,055 95	126,805 38	40			
41	Lanark Farmers.....	.....	6,105 20	.....	.....	182,499 22	.....	189,378 79	41			
42	Lennox and Addington.....	.....	1,840 48	42 41	.....	47,967 58	.....	50,164 52	42			
43	Lobo.....	5,000 00	535 20	159 25	.....	34,700 98	.....	40,435 43	43			
44	London Township.....	10,000 00	1,108 40	277 86	.....	63,729 90	78 32	75,194 48	44			
45	McGillivray.....	.....	6,644 67	105 00	.....	13,813 00	.....	20,562 67	45			
46	McKillop.....	.....	2,161 22	680 65	.....	139,428 70	.....	142,270 57	46			
47	Maple Leaf.....	17,013 79	15,213 84	449 75	.....	136,801 65	128 11	169,607 14	47			
48	Nichol Mutual.....	5,000 00	3,991 74	568 98	.....	80,870 44	141 78	90,572 94	48			
49	Nissouri.....	20 00	5,582 72	.....	746 94	244,190 14	.....	250,737 11	49			
50	Norfolk Farmers.....	.....	68 46	110 50	.....	69,176 02	.....	70,048 73	50			
51	North Kent.....	.....	1,601 21	65 50	.....	22,467 90	6 00	24,140 61	51			
52	Oneida Farmers.....	.....	87 63	.....	3 63	24,329 21	.....	24,420 47	52			
53	Oter Mutual.....	.....	958 26	.....	1,021 24	155,248 55	.....	158,228 01	53			
54	Oxford Farmers.....	.....	2,405 93	.....	1,562 40	58,362 41	.....	62,429 76	54			
55	Peel and Maryboro.....	1,500 00	13,788 76	.....	1,492 15	114,565 20	.....	131,346 11	55			
56	Peel County Farmers.....	19,400 00	20,392 66	.....	335 60	224,704 92	.....	264,833 18	56			
57	Prescott Farmers.....	4,668 01	11,020 71	100 64	.....	77,168 20	.....	92,957 56	57			
58	Puslinch.....	.....	2,677 02	.....	179 90	51,987 70	.....	54,880 02	58			
59	Saltfleet and Binbrook.....	400 00	1,966 94	.....	2,304 48	124,633 79	.....	129,305 21	59			
60	Southold Farmers.....	.....	218 51	.....	761 37	62,394 69	.....	63,374 57	60			
61	Sydenham.....	7,500 00	10,443 14	228 21	.....	305,688 78	88 64	331,554 74	61			
62	Townsend Farmers.....	.....	22 05	.....	.....	48,127 66	.....	48,258 61	62			
63	Usborne and Hibbert.....	.....	10,819 47	.....	31 98	132,157 48	197 90	148,360 45	63			
64	Walpole Farmers.....	2,500 00	1,833 42	73 75	.....	76,131 81	.....	80,917 87	64			
65	Waterloo, North.....	18,800 00	6,998 66	.....	185 60	490,006 80	.....	517,228 18	65			
66	Wawanosh, West.....	.....	1,887 68	.....	1,328 04	177,371 29	.....	179,503 62	66			
67	Westminster Township.....	5,000 00	18,776 65	.....	244 65	56,000 85	.....	79,777 50	67			
68	Williams, East.....	.....	1,467 48	.....	55 85	20,903 33	.....	22,426 66	68			
69	Yarmouth.....	.....	1,949 48	.....	16 14	54,721 13	.....	56,686 75	69			
Totals.....		13,200 00	377,497 17	385,229 79	1,839 75	15,771 86	15,894 60	1,915 68	8,195 157 64	5,217 86	4,803 78	9,016,528 13

PURELY MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.
	Reported but not adjusted.	Adjusted.	Resisted.									
1 Algoma Mutual.....	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	1,326	1,347,163 00 1
2 Amherst Island.....											186	260,575 00 2
3 Ayr Farmers'.....											1,403	4,086,745 00 3
4 Bay of Quinte.....									89 90	89 90	1,075	1,839,135 00 4
5 Bertie and Willoughby.....											1,696	2,926,969 00 5
6 Blanshard.....											742	1,615,093 00 6
7 Blenheim, North.....											689	2,022,410 00 7
8 Brant County.....		2,283 34							2,283 34	2,283 34	2,360	4,547,889 00 8
9 Canadian Millers'.....								215 46		215 46	397	1,352,561 00 9
10 Caradoc Farmers'.....											968	1,988,081 00 10
11 Clinton Township.....		1,235 00							1,235 00	1,235 00	1,050	1,851,427 00 11
12 Culross.....											839	1,633,095 00 12
13 Dereham & W. Oxford.....											943	2,382,410 00 13
14 Dorchester, N. and S.....											2,049	4,843,285 00 14
15 Downie.....											996	2,763,268 00 15
16 Dufferin Farmers'.....											2,320	4,598,325 00 16
17 Dumfries, North, and Waterloo, South.....											2,298	5,938,170 00 17
18 Dunwich Farmers'.....											1,335	2,603,060 00 18
19 Easthope, South.....											1,468	4,099,840 00 19
20 Ekfrid.....											1,067	2,043,080 00 20
21 Elma Farmers'.....											1,432	4,318,450 00 21
22 Eramosa.....											630	1,263,395 00 22
23 Erie Farmers'.....		121 49							121 49	121 49	910	1,970,388 00 23
24 Farmers' Central.....											6,503	12,001,611 00 24
25 Farmers' Union.....											5,215	8,750,774 00 25
26 Formosa.....		1,004 00								1,004 00	4,203	8,502,151 00 26
27 Germania.....											1,587	3,529,670 00 27

31 Grey and Bruce.....	7,309 95	178 60	243 70	.....	.....	.....	15 25	(c) 7,747 50 31
32 Guelph Township.....	803 80	62 50	30 46	.....	.....	.....	.....	896 76 32
33 Halton Union.....	12,839 25	187 80	358 66	.....	183 80	.....	.....	13,569 51 33
34 Hamilton Township.....	6,837 40	332 00	69 82	1 80	343 25	.....	33 45	7,617 72 34
35 Hay Township.....	806 35	.....	17 52	.....	.....	.....	.....	10,531 37 35
36 Hopewell Creek.....	.....	176 54	57 81	.....	.....	.....	.....	1,437 27 36
37 Howick Farmers'.....	21,899 56	434 72	527 79	.....	.....	.....	49 77	(d) 22,911 84 37
38 Howard Farmers'.....	8,682 56	41 20	19 81	.....	.....	.....	10 50	8,810 46 38
39 Kent and Essex.....	6,066 36	173 73	200 52	1 00	.....	.....	.....	6,441 61 39
40 Lambton Farmers'.....	19,271 22	1,544 05	1,164 92	.....	10 34	.....	31 25	(e) 22,021 78 40
41 Lanark Farmers'.....	18,633 20	487 43	170 45	.....	.....	.....	7 40	19,298 48 41
42 Lennox and Addington	5,156 30	151 50	8 80	.....	66 86	.....	.....	5,448 26 42
43 Lobo.....	3,968 90	37 05	109 63	.....	.....	.....	.....	4,115 58 43
44 London Township.....	4,739 51	158 30	551 35	.....	.....	.....	.....	5,449 16 44
45 McGillivray.....	1,623 50	116 32	185 71	.....	.....	.....	.....	1,925 53 45
46 McKillop.....	7,084 40	359 20	97 85	.....	.....	.....	.....	7,541 45 46
47 Maple Leaf.....	13,650 70	235 30	1,177 32	.....	185 10	.....	30 71	(f) 15,279 13 47
48 Nichol Mutual.....	5,267 85	295 18	215 55	.....	.....	.....	6 30	5,784 88 48
49 Nissouri.....	684 13	9,060 86	150 86	.....	.....	.....	50 00	10,992 03 49
50 Norfolk Farmers'.....	5,074 93	493 56	6 00	.....	.....	1,600 00	103 28	7,277 77 50
51 North Kent.....	1,643 17	7 80	35 93	2 45	2 00	.....	4 50	1,691 40 51
52 Oneida Farmers'.....	8,707 87	2,882 15	2 25	.....	.....	400 00	.....	3,288 85 52
53 Otter Mutual.....	.....	7,770 61	4 75	.....	.....	3,500 00	.....	21,072 19 53
54 Oxford Farmers'.....	.....	12,274 06	682 82	.....	.....	14,716 35	2 00	27,675 23 54
55 Peel and Maryboro.....	13,395 85	750 20	448 55	.....	.....	.....	75 00	14,669 60 55
56 Peel County Farmers'.....	22,484 07	267 17	1,349 43	.....	.....	.....	.....	24,100 67 56
57 Prescott Farmers'.....	7,292 66	23 00	569 18	.....	.....	.....	73 50	(g) 7,958 34 57
58 Puslinch.....	3,294 45	443 20	9 42	1 95	.....	550 00	.....	4,299 02 58
59 Salfleet and Binbrook	6,422 62	606 65	82 97	12 50	.....	.....	.....	7,124 74 59
60 Southwold Farmers'.....	4,784 86	411 78	.....	.....	.....	900 00	.....	6,096 64 60
61 Sydenham.....	28,162 74	272 93	828 00	.....	59 00	.....	437 80	(h) 29,760 47 61
62 Townsend Farmers'.....	4,216 91	69 71	17 05	.....	2,000 00	53 80	.....	10,653 66 62
63 Osborne and Hibbert	.....	.....	490 69	.....	.....	.....	125 45	7,855 89 63
64 Walpole Farmers'.....	3,853 44	245 64	171 22	.....	.....	.....	166 50	4,567 30 64
65 Waterloo, North.....	.....	1,170 66	1,059 12	.....	.....	5,000 00	.....	(i) 21,044 15 65
66 Wawanosh, West.....	10,030 02	186 60	302 21	.....	48 65	.....	70 60	10,638 08 66
67 Westminster Town- ship.....	297 39	.....	800 97	.....	.....	.....	.....	5,039 87 67
68 Williams, East.....	1,942 92	128 48	22 22	.....	.....	.....	.....	2,093 62 68
69 Yarmouth.....	1,746 17	4,310 94	43 98	14 50	.....	.....	.....	6,115 59 69
Totals.....	4,969 02 429,601 98	181,598 94 12,952 18 10307 55 27,827 01 84 25	731 49	48 65	46,166 35 727 42	71 84 1,541 74	716,628 42	

a. Not including \$3,891.19 from debentures and invest-

ments.

b. Not including \$657.50 from mortgage and debenture.

c. Not including \$3,115.00 from mortgage.

d. Not including \$2,400.00 from mortgages.

e. Not including \$1351.58 from matured debentures.

f. Not including \$599.46 from matured debentures.

g. Not including \$568.55 from matured debentures.

h. Not including \$3,077.25 from matured debenture and

repayment of mortgage.

i. Not including \$150.00 re payments on mortgage.

PURELY MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund, rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.
	Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.						
1 Algoma Mutual.....	\$ c.	\$ c.	\$ c.	\$	\$	\$ c.	\$	\$ c.	\$ c.	\$	\$ c.	\$ c.
2 Amherst Island.....	520 50	.....	.....	17 98	1,207 57	1,746 05	3,227 67	.....	109 29	.....	160 00	5,243 01
3 Arr Farmers'.....	136 25	.....	.....	7 51	1,119 34	263 10	3 70	.....	2 50	.....	3 00	272 30
4 Bay of Quinte.....	.....	2 25	.....	42 92	1,254 92	1,300 09	8,614 86	.....	.....	.....	.....	9,914 95
5 Bertie & Willoughby.....	387 07	.....	.....	21 47	1,199 58	1,608 12	1,042 00	.....	221 59	.....	.....	2,871 71
6 Blanshard.....	.....	.....	.....	32 00	970 73	1,002 73	5,969 06	.....	92 86	.....	.....	(a) 7,064 65
7 Blenheim, North.....	.....	.....	.....	19 55	241 01	260 56	757 48	.....	.....	.....	.....	1,018 04
8 Brant County.....	1,659 38	.....	1 60	23 92	625 25	649 17	5,059 90	.....	.....	.....	.....	5,709 07
9 Canadian Millers.....	7 48	16 50	.....	48 65	1,740 43	3,565 31	12,395 00	10 00	88 66	.....	.....	16,058 97
10 Caradoc Farmers'.....	185 00	.....	.....	19 19	10,835 44	10,898 61	12,532 62	94 98	1,074 30	(b) 6,562 39	.....	(c) 31,212 90
11 Clinton Township.....	28 80	.....	.....	23 89	708 42	917 31	3,839 07	.....	121 57	.....	.....	4,877 95
12 Culross.....	159 00	60 00	100 74	22 16	538 75	589 71	4,348 50	.....	9 08	.....	.....	4,947 29
13 Dereham & W. Oxford.....	.....	.....	.....	22 03	430 22	771 99	1,355 50	.....	10 35	2,000 00	5 00	4,137 84
14 Dorchester, N. & S.....	22 50	569 92	.....	27 26	614 35	641 61	4,497 73	.....	47 32	.....	.....	5,186 66
15 Downie.....	.....	.....	.....	49 33	1,167 50	1,809 25	19,503 78	.....	232 65	.....	.....	21,545 68
16 Dufferin Farmers'.....	632 25	.....	.....	31 33	415 65	446 98	390 01	.....	.....	.....	.....	836 99
17 Dumfries, North, and Waterloo, South.....	.....	.....	127 30	60 87	2,332 09	2,520 26	2,864 00	.....	122 60	.....	.....	(d) 4,851 34
18 Dunwoth Farmers'.....	51 25	.....	.....	29 56	615 60	696 41	10,272 79	.....	.....	8,500 00	.....	21,293 05
19 Easthope, South.....	.....	148 35	64 65	42 09	732 66	987 75	6,894 33	.....	83 66	.....	.....	7,674 40
20 Ekfrid.....	.....	2 00	.....	24 28	472 65	498 93	6,216 99	.....	.....	5,900 00	.....	13,104 74
21 Elma Farmers'.....	.....	.....	.....	45 09	530 33	575 42	8,862 28	.....	71 21	.....	.....	9,294 72
22 Eramosa.....	200 75	5 00	.....	17 53	289 62	512 90	2,222 60	196 35	18 95	.....	89 27	(e) 3,040 07
23 Erie Farmers'.....	.....	.....	.....	24 09	313 50	337 59	8,262 93	.....	51 82	.....	.....	9,482 60
24 Farmers' Central.....	1,228 00	.....	.....	111 90	2,792 99	4,132 89	14,014 89	.....	133 99	.....	.....	(f) 18,281 77
25 Farmers' Union.....	3,496 50	83 37	.....	83 89	1,652 38	5,316 14	13,679 37	.....	896 11	.....	.....	19,891 62
26 Formosa.....	625 75	55 60	.....	88 13	1,672 54	2,442 02	26,110 75	34 51	127 45	.....	.....	28,714 73
27 Germania.....	120 25	.....	.....	38 07	955 97	1,114 29	1,208 25	.....	60 60	.....	.....	2,383 14
28 Glengarry Farmers'.....	1,428 07	6 00	24 50	61 16	1,836 21	3,355 94	18,433 25	.....	199 92	2,200 00	.....	24,189 11

29 Grand River.....	560 78	588 13	2 385 00	182 40	2,973 13 29
30 Greenville Patron.....	1,705 08	1,786 91	12,648 76	139 59	(g) 14,618 07 30
31 Grey and Bruce.....	1,070 14	2,689 89	5,338 55	3 50	(h) 8,168 03 31
32 Guelph Township.....	211 86	221 45	1,104 75	570 90	1,329 70 32
33 Halton Union.....	1,359 96	2,470 86	6,041 30	306 20	9,366 86 33
34 Hamilton Township.....	707 34	1,530 38	5,693 42	55 30	7,720 80 34
35 Hay Township.....	623 98	997 46	14,592 19	.....	15,644 95 35
36 Hopewell Creek.....	14 51	534 25	33 65	.....	567 90 36
37 Howick Farmers.....	108 16	3,433 59	14,273 14	486 09	(i) 18,192 82 37
38 Howard Farmers.....	46 54	1,062 19	6,786 10	178 90	8,027 19 38
39 Kent and Essex.....	23 69	1,615 74	4,019 55	179 87	(j) 5,815 16 39
40 Lambton Farmers.....	75 20	3,517 38	15,499 04	287 35	20,253 57 40
41 Lanark Farmers.....	1,790 12	3,860 58	14,691 84	148 71	18,701 13 41
42 Lennox & Addington	76 33	1,399 92	.....	.....	3,821 05 42
43 Lobo	21 92	1,687 41	1,970 85	77 21	3,133 99 43
44 London Township.....	17 58	504 08	2,544 11	78 20	7,120 88 44
45 McGillivray.....	28 60	1,082 94	5,821 46	216 48	2,057 27 45
46 McKillop.....	10 72	344 27	1,594 45	114 80	9,830 82 46
47 Maple Leaf.....	42 16	1,377 82	8,194 25	258 75	(k) 12,111 09 47
48 Nichol Mutual.....	56 36	4,267 45	7,366 86	206 20	(l) 4,997 59 48
49 Nissouri.....	30 38	1,866 56	3,009 16	121 87	8,783 52 49
50 Norfolk Farmers.....	56 93	2,082 16	6,657 45	49 83	7,215 44 50
51 North Kent.....	25 00	1,891 43	4,333 98	940 20	1,558 07 51
52 Oneida Farmers.....	11 47	305 12	1,229 35	23 60	3,298 21 52
53 Other Mutual	13 17	249 61	2,948 60	100 00	21,365 76 53
54 Oxford Farmers.....	46 49	2,332 59	18,589 55	443 62	27,807 94 54
55 Peel and Maryboro.....	25 17	1,138 27	10,032 70	20 62	13,678 96 55
56 Peel County Farmers.....	73 68	2,740 86	10,655 50	282 60	(m) 17,494 56 56
57 Prescott Farmers.....	80 10	4,209 24	12,784 05	501 27	6,213 09 57
58 Pussinch.....	33 02	851 95	926 27	183 85	2,395 18 58
59 Saltfleet and Binbrook	23 14	238 87	262 51	9 42	10,335 31 59
60 Southwold Farmers.....	35 64	795 84	855 48	.....	6,744 13 60
61 Sydenham	32 17	221 81	548 05	13 62	(n) 32,372 83 61
62 Townsend Farmers.....	127 43	4,406 43	23,804 80	120 42	11,048 31 62
63 Usborne and Hilbert.....	23 20	582 85	8,146 52	107 44	7,288 79 63
64 Walpole Farmers.....	52 70	996 84	1,590 36	3 90	(o) 19,390 12 65
65 Waterloo, North.....	24 46	924 43	10,284 28	61 63	21,260 69 66
66 Wawanosh, West.....	97 13	2,338 07	4,020 25	20 77	3,916 58 67
67 Westminster Towns p	51 67	1,420 45	1,860 62	202 31	4 00
68 Williams, East.....	24 79	656 69	2,934 71	76 89	631 25 68
69 Yarmouth.....	12 44	225 75	329 69	33 10	4,737 42 69
Totals.....	24 95	549 81	574 76	24 05	701,034 60
	80,681	21,121	31,515,045	721,403	82,10,383

a. Not including \$5,799.86 invested in debentures.

b. Refunded to members.

c. Not including \$18,330.78 invested.

d. Not including \$800.00 loan on mortgage.

e. Not including \$3,385.00 loan on mortgage.

f. Not including \$2,000.00 loan on mortgage.

g. Not including \$5,000.00 invested in debentures.

h. Not including \$6,000.00 investment receipt Trust Company.

i. Not including \$7,000.00 loan on mortgage.

j. Not including \$6,000.00 loan on mortgage.

k. Not including \$17,881.10 invested in debentures and

l. Not including \$5,055.00 invested in debentures.

m. Not including \$19,400.00 loan on mortgage.

n. Not including \$7,000.00 loan on mortgage.

o. Not including \$8,000.00 loan on mortgage.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of gen- eral assets over liabilities.	New business taken during 1913.	Premium notes taken during year 1913.
	\$	c.	\$	c.	\$
					c.
1 Algona Mutual	1,347,163 00	26,635 25	28,139 94	354,635 00	10,639 05
2 Amherst Island	260,575 00	8,297 90	12,388 49	83,375 00	3,318 00
3 Ayr Farmers'	4,086,745 00	160,552 49	163,936 03	966,200 00	41,814 00
4 Bay of Quinte	1,839,135 00	46,704 71	54,715 20	728,380 00	21,961 00
5 Bertie and Willoughby	2,926,969 00	79,182 16	90,300 79	1,162,777 00	35,581 32
6 Blanshard	1,615,093 00	47,771 97	51,829 44	633,850 00	20,532 44
7 Blenheim, North	2,022,410 00	87,664 01	91,550 88	498,225 00	23,017 25
8 Brant County	4,547,889 00	123,829 36	130,640 97	1,501,450 00	39,425 47
9 Canadian Millers'	1,357,561 00	106,676 15	321,900 56	565,960 00	65,368 00
10 Caradoc Farmers'	1,988,081 00	51,917 54	54,916 87	768,855 00	23,065 65
11 Clinton Township	1,851,427 00	59,736 25	58,738 16	746,270 00	26,503 00
12 Culross	1,633,095 00	57,970 00	60,263 37	678,760 00	27,150 40
13 Dereham and West Oxford	2,382,410 00	87,253 67	94,326 88	865,905 00	35,882 25
14 Dorehester, N. and S.	4,843,285 00	126,470 05	147,583 85	1,818,650 00	54,559 50
15 Downie Mutual	2,763,268 00	77,355 69	84,643 99	1,639,950 00	31,198 50
16 Dufferin Farmers'	4,598,325 00	151,389 77	163,533 17	1,704,115 00	59,466 50
17 Dumfries, N., and Waterloo, S.	5,938,170 00	236,227 26	249,238 38	1,496,800 00	65,139 00
18 Dunwich Farmers'	2,603,060 00	90,706 08	94,551 00	401,460 00	16,058 40
19 Easthope South	4,099,840 00	182,931 66	186,354 08	1,022,460 00	51,147 00
20 Economical Mutual	5,357,625 00	215,574 50	602,952 05	2,100,027 00	127,132 95
21 Elkfrid	2,043,080 00	52,182 50	54,965 80	761,360 00	22,840 80
22 Elvira Farmers'	4,318,450 00	196,132 19	205,514 66	1,353,415 00	67,670 75
23 Eramosa Mutual	1,362,695 00	54,493 70	63,359 58	507,150 00	23,889 25
24 Erie Farmers'	1,970,388 00	68,061 93	68,000 32	587,021 50	23,570 00
25 Farmers' Central	12,018,311 00	295,834 58	305,792 33	4,736,522 00	135,218 00
26 Farmers' Union	8,750,774 00	239,772 27	265,952 30	3,095,250 00	105,995 16
27 Fire Insurance Exchange	682,109 00	8,325 28	80,297 62	702,009 00	18,572 98
28 Formosa Mutual	8,529,413 00	247,246 59	251,835 98	2,990,795 00	103,029 00
29 Germania Farmers'	3,529,670 00	127,638 15	133,084 91	1,060,580 00	42,423 20
30 Glengarry Farmers'	6,205,668 00	141,903 80	153,791 08	2,380,125 00	71,403 75

31	Gore District.....	5,788,931.67	234,748.00	735,225.57	2,103,351.00	137,138.00	31
32	Grand River.....	2,441,453.00	64,180.82	70,306.89	939,823.00	28,532.29	32
33	Grenville Patron.....	8,114,405.00	211,383.91	236,906.84	2,908,880.00	87,266.40	33
34	Grey and Bruce.....	3,634,515.46	117,694.85	123,905.23	1,596,243.00	57,441.00	34
35	Guelph Township.....	4,79,955.00	21,051.31	21,956.86	166,205.00	7,966.50	35
36	Halton Union.....	6,590,010.00	185,381.40	199,733.13	2,249,600.00	77,940.65	36
37	Hamilton Fire.....	379,228.11	17,108.57	57,429.79	387,463.00	27,439.50	37
38	Hamilton Township.....	3,063,615.00	88,879.56	91,451.50	1,007,125.00	37,322.70	38
39	Hand-in-Hand.....	1,111,133.00	10,895.61	131,746.83	1,127,433.00	29,321.10	39
40	Hay Township.....	4,781,940.00	173,174.10	178,649.09	1,298,965.00	52,974.00	40
41	Hopewell Creek.....	391,609.00	46,976.12	50,363.91	288,250.00	14,783.00	41
42	Howard Farmers.....	4,411,600.00	111,877.23	113,343.34	1,655,275.00	49,658.25	42
43	Hovick Farmers.....	11,030,812.00	495,937.70	514,910.16	3,166,622.00	158,331.10	43
44	Kent and Essex.....	2,180,925.00	60,931.27	70,607.79	929,105.00	32,473.45	44
45	Lambton Farmers.....	7,746,456.00	95,062.36	126,805.38	2,905,840.00	58,132.05	45
46	Lenark County.....	7,442,748.00	182,499.22	189,378.79	2,727,211.00	80,988.23	46
47	Lennox and Addington.....	1,628,255.00	47,967.58	49,589.52	580,427.00	20,354.88	47
48	Lobo.....	1,358,448.00	34,700.98	40,267.43	470,715.00	14,121.45	48
49	London Township.....	2,527,498.00	63,729.90	75,194.48	898,552.00	26,994.30	49
50	McGillivray.....	615,745.00	13,813.00	20,562.67	230,465.00	6,913.95	50
51	McKillop.....	3,973,740.00	139,428.70	142,270.57	1,219,275.00	48,402.20	51
52	Maple Leaf.....	5,579,215.00	136,801.65	169,607.14	1,917,700.00	62,038.65	52
53	Metropolitan.....	318,632.00	1,803.88	16,204.75	21,600.00	1,093.45	53
54	Mitlars and Manufacturers.....	2,662,577.00	32,784.80	136,964.98	3,143,574.00	84,884.34	54
55	Monarch.....	786,456.11	15,860.66	23,002.33	228,430.00	8,393.36	55
56	Nichol Mutual.....	2,721,439.00	80,870.44	90,508.99	923,595.00	32,394.06	56
57	Nissouri Farmers.....	5,660,010.00	244,190.14	250,624.73	2,005,920.00	93,510.00	57
58	Norfolk.....	2,041,879.33	69,176.02	66,639.58	611,515.00	24,460.60	58
59	North Kent.....	852,206.00	22,467.90	24,140.61	377,835.00	11,335.05	59
60	Oneida Farmers.....	896,168.00	24,329.21	24,010.47	351,455.00	10,678.13	60
61	Other Mutual.....	4,471,827.00	155,248.55	154,028.01	1,379,500.00	58,878.00	61
62	Oxford Farmers.....	1,974,310.00	58,362.41	60,829.76	650,450.00	25,673.00	62
63	Peel and Maryboro.....	7,303,525.00	114,565.20	130,546.11	2,320,100.00	47,091.00	63
64	Peel County.....	8,239,140.75	224,704.92	262,992.85	2,506,755.75	84,473.66	64
65	Perth.....	10,609,484.00	176,726.65	554,786.15	3,975,494.00	107,158.57	65
66	Prescott.....	3,143,365.00	77,168.20	92,957.56	1,158,425.00	34,752.75	66
67	Puslinch.....	1,925,720.00	51,987.70	54,880.02	678,260.00	20,483.55	67
68	Saltfleet and Binbrook.....	3,233,315.00	124,633.79	129,305.21	1,081,745.00	47,262.33	68
69	Southwold.....	1,844,290.00	62,394.69	62,076.57	489,790.00	19,591.60	69
70	Sydenham.....	13,209,279.00	305,688.78	329,154.74	4,605,475.00	132,840.70	70
71	Townsend.....	1,963,200.00	48,127.66	46,208.61	712,855.00	21,662.40	71
72	Usborne and Hibbert.....	5,049,890.00	132,157.48	148,360.45	1,393,345.00	41,387.34	72
73	Walpole Farmers.....	2,123,807.00	76,131.81	78,761.87	692,540.00	28,128.07	73
74	Waterloo Mutual.....	10,684,659.00	259,977.32	697,138.42	3,760,891.00	151,249.80	74

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1913.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.	New business taken during 1913.		Premium notes taken during year 1913		
			\$	c.		\$	c.	\$	c.	
75	Waterloo North.....	10,189,060 00	490,006	80	517,228 18	3,238,871	00	162,804	00	75
76	Wawanosh West.....	5,031,935 00	177,371	29	179,503 62	1,475,675	00	59,027	00	76
77	Wellington Mutual.....	687,136 00	25,762	36	70,809 92	235,130	00	14,643	06	77
78	Westminster Township.....	2,106,749 00	56,000	85	79,777 50	956,406	00	28,692	18	78
79	Williams East.....	778,464 75	20,903	33	22,426 66	290,169	75	8,705	10	79
80	Yarmouth.....	2,137,656 00	54,721	13	56,686 75	714,435	00	21,129	98	80
81	York	3,549,375 00	60,168	81	70,099 29	1,258,155	00	36,559	45	81
	Totals.....	309,540,476 18	9,254,894	08	12,165,966 28	109,345,728	00	3,929,048	05	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1904 to 1913 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1884 to 1913 inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1904 to 1913, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.		Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.		Amount paid for such losses reported to have been caused by lightning.	
		\$	c.	\$	c.	\$	c.
1904	72 Purely Mutual Companies.....	272,466	29	14,608	00	129,562	99
	13 Cash-Mutual Companies.....	1,306,662	85*	32,859	83	22,886	88
	3 Stock Companies.....	346,289	56*	1,650	00	251	18
1905	88 Companies.....	1,925,418	70	49,117	83	152,701	05
	71 Purely Mutual Companies.....	270,994	17	8,378	35	84,772	18
	13 Cash-Mutual Companies.....	601,654	29	27,732	37	43,049	51
	3 Stock Companies.....	82,072	16	1,155	80	2,766	54
1906	87 Companies.....	954,720	62	37,266	52	130,588	23
	69 Purely Mutual Companies.....	353,294	80	8,145	21	171,491	46
	14 Cash-Mutual Companies.....	694,649	62	30,270	64	31,982	48
	3 Stock Companies.....	94,065	33	1,048	92	2,061	63
1907	86 Companies.....	1,142,009	75	39,464	77	205,535	57
	69 Purely Mutual Companies.....	301,450	52	5,449	57	124,026	27
	14 Cash-Mutual Companies.....	794,436	00	17,648	17	37,300	59
	3 Stock Companies.....	182,603	58	2,591	13	134	58
1908	86 Companies.....	1,278,490	10	25,688	87	161,461	44
	69 Purely Mutual Companies.....	374,602	38	9,679	37	139,904	75
	13 Cash-Mutual Companies.....	778,780	13	13,774	05	26,777	14
	4 Stock Companies.....	234,149	65	3,542	29	3,505	31
1909	86 Companies.....	1,387,532	16	26,995	71	170,187	20
	68 Purely Mutual Companies.....	297,333	88	11,667	75	120,573	49
	13 Cash-Mutual Companies.....	657,028	47	18,735	79	38,845	94
	5 Stock Companies.....	167,596	82	7,007	66	514	86
1910	86 Companies.....	1,121,959	17	37,411	20	159,934	29
	69 Purely Mutual Companies.....	409,451	68	12,075	15	201,057	36
	13 Cash Mutual Companies.....	663,660	16	9,628	86	41,252	11
	5 Stock Companies.....	167,649	23	4,266	67	2,600	61
1911	87 Companies.....	1,240,761	07	25,970	68	244,910	08
	69 Purely Mutual Companies.....	469,671	16	12,167	05	207,181	80
	13 Cash-Mutual Companies.....	534,012	00	2,897	45	50,979	95
	6 Stock Companies.....	192,012	12	2,394	78	4,495	26
1912	88 Companies.....	1,195,695	28	17,459	28	262,657	01
	69 Purely Mutual Companies.....	408,326	46	12,797	00	216,711	11
	13 Cash-Mutual Companies.....	610,501	45	5,711	00	32,289	87
	6 Stock Companies.....	205,683	00	4,269	35	13,281	13
1913	88 Companies.....	1,224,510	91	22,777	35	262,282	11
	69 Purely Mutual Companies.....	272,027	12	12,539	35	230,479	25
	12 Cash-Mutual Companies.....	673,099	52	18,946	22	65,301	99
	5 Stock Companies.....	240,473	94	954	27	9,323	11
	86 Companies.....	1,185,600	58	32,439	84	305,104	35

* Caused largely by Toronto's conflagration of 1904.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1884 to 1913 inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1884	55	1,974,269.30	38,758.83	63,238,154.00	48,258.58	105,197.55
1885	57	2,244,939.49	30,740.24	69,766,337.00	59,042.55	122,393.55
1886	57	2,465,817.96	48,229.59	75,375,688.00	65,853.76	122,462.47
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,269.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,863.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,067.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925,052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,016,528.13	27,219.55	266,462,592.77	121,124.31	*515,045.72

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1884 to 1913, both inclusive, \$7,128,587.58.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1884 TO 1913 INCLUSIVE

Year.	Number of com- panies.	Average assets. \$	Average liabilities. \$	Average surplus. \$	Average net amount at risk. \$	Percentage of average surplus to average amount at risk.	Average cost of management. \$	Percentage of aver- age cost of manage- ment to average amount at risk.	Average amount paid for losses. \$	Percentage of aver- age amount paid for losses to average amount at risk.	*Total percentage of average cost of manage- ment to average amount at risk; and of the average amount paid for losses to average amount at risk.
1884.....	55	35,895 80	704 70	35,191 10	1,149,784 00	3.060	877 42	.0763	1,912 68	.166	*.2423
1885.....	57	39,384 90	539 30	38,845 60	1,223,970 00	3.173	1,035 83	.0846	2,147 25	.175	.2596
1886.....	57	43,259 96	846 13	42,413 83	1,322,380 00	3.207	1,155 82	.0873	2,148 99	.162	.2493
1887.....	60	45,258 87	885 08	44,373 79	1,348,286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888.....	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889.....	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890.....	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891.....	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892.....	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893.....	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.273	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.292	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.392	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.395	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.463	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.406	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.463	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.465	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.459	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.461	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,674 32	394 48	130,279 83	3,861,776 70	3.373	1,755 42	.0455	7,464 43	.193	.2385

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2423 = 24²³/₁₀₀ cents.

WEATHER INSURANCE COMPANIES.

(Mutual—R.S.O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Henry Rau Zurich (R.R. 2), Ont.
 S. Brokenshire Crediton (R.R. 2), Ont.
 Jacob Kellerman Dashwood, Ont.
 Chas. Monteith Woodham (R.R. 1), Ont.
 W. T. Caldwell Hensall (R.R. 2), Ont.
 Dougold Fotheringham Brucefield (R.R.1), Ont.
 Wm. Battler Zurich, Ont.
 Roger Northcote ..;.....Hay, Ont.
 Moses Geiger Zurich, Ont.

Officers:

Moses Geiger, President Zurich, Ont.
 D. Fotheringham, Vice-President Brucefield (R.R. 1), Ont.
 A. G. Smillie, Secretary-Treasurer Kippen (R.R. 2), Ont.

Auditors:

Andrew Campbell Woodham (R.R. 1), Ont.
 Henry Strang Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$92,643.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$143 84	
Cash in Molsons Bank, Hensall, Ont.	321 38	
		\$465 22
Amount unpaid of fixed payments of 1913		484 45
Amount unpaid of assessments, 1913		1,069 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		92,643 95
Office furniture (not extended)	\$50 00	
Total assets . . .		<u>\$94,663 12</u>

LIABILITIES.

Amount of supposed or reported losses	\$500 00
" borrowed money, note due bank	2,000 00
Total liabilities	<u>\$2,500 00</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$8,536 17	-
Cash received at taking of application:		
Held by agents for fees (not extended)	\$974 00	
Cash received for fixed payments due in 1913	\$5,626 90	
" fixed payments due in prior years	135 50	
" assessments, 1913	13,479 30	
" interest	209 73	
" borrowed money	1,974 70	
Total receipts	<u>\$21,426 13</u>	

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	\$974 00	
Amount paid for commission	\$368 15	
" investigation of claims	924 25	
" statutory assessment and license fee	27 89	
" printing, stationery and advertising	203 90	
" salaries, directors' and auditors' fees	1,424 40	
" postage, telephone, telegrams and express	117 65	
" rent (Directors' meetings)	14 00	
" travelling expenses	264 40	
" all other	21 90	
Total expenses of management	<u>\$3,366 54</u>	

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$38 00	
" losses which occurred during 1913	26,077 75	
	<u>26,115 75</u>	
" rebate	14 79	
Total expenditure	<u>\$29,497 08</u>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

Three years.

Mutual	\$2,780,820 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,395	\$2,358,137 00
Policies new and renewed during 1913	974	1,061,050 00
Gross number and amount in force during 1913	3,369	\$3,419,187 00
Less expired and cancelled in 1913	709	638,367 00
Net risks in force 31st December, 1913	2,660	\$2,780,820 00

PREMIUM NOTES

On Policies in force 31st December, 1913.

Amount of face of all premium notes held by Company and legally liable to assessment	\$122,325 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	92,643 95
Amount of premium notes received during the year 1913	45,636 00
Payments on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	2,281 80

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business, August 18th, 1904.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

Wm. Park	Orton (R.R.), Ont.
G. M. McKenzie	Embros, Ont.
Edward Archibald	Grand Valley, Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Grand Valley, Ont.
James Corbett	Riverview, Ont.
F. H. Neil	Lucan, Ont.
M Baker	Rodney (R.R.), Ont.
W. J. Jelly	Grand Valley (R.R.), Ont.
Willis Potter	Waldemar (R.R.), Ont.
N. J. Stanley	Dentfield, Ont.

Officers:

Wm. Park, President	Orton (R.R.), Ont.
Willis Potter, Vice-President	Waldemar, Ont.
W. A. Wansborough, Secretary-Treasurer	Grand Valley, Ont.

Auditors:

A. S. Ramsay	Grand Valley, Ont.
J. A. Richardson	Grand Valley, Ont.

Unassessed premium note capital, \$152,979.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash value of mortgages		\$5,700 00
Cash on hand at head office	\$206 80	
Cash in Royal Bank, Grand Valley	866 63	
" Royal Bank, Otterville	4 60	
" Home Bank in various branches	67 26	
" Standard Bank, Lucan, Ont.	39 15	
" Huron and Erie Loan and Savings Co., London, Ont.	28 09	
" Merchants Bank in various branches	82 04	
" Dominion Bank, St. Thomas, Ont.	146 20	
" Canadian Bank of Commerce, Brantford, Ont.	2 00	

Cash in Bank of Hamilton, Mitchell, Ont.....	\$4 30	
“ Sterling Bank, Monkton, Ont.	0 55	
“ Bank of British North America, London, Ont.	233 37	
“ Bank of Hamilton, Orangeville	23 65	
	<u>\$1,704 64</u>	
Less outstanding cheques	719 60	
		<u>\$985 04</u>
Cash in agents' hands		131 56
Amount unpaid of fixed payments of 1913		984 45
Amount unpaid of assessments levied in 1913		1,056 90
Interest		187 60
Amount of premium notes, after deducting all payments thereon and assessments levied		152,979 24
Office furniture and safe (not extended)	\$350 00	
		<u><u>\$162,024 79</u></u>
Total assets		

LIABILITIES.

Amount of losses adjusted	\$436 13
“ borrowed money (notes due bank)	9,000 00
“ accrued interest	89 60
“ all other	48 00
	<u> </u>
Total liabilities	<u><u>\$9,573 73</u></u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$6,159 53
Cash received as fixed payments due in 1913	\$12,618 96
“ fixed payments due in prior years	324 40
“ assessment levied in 1913	14,035 05
“ borrowed money	22,500 00
“ interest	286 33
“ agents' balances	72 68
“ transfer fees	8 50
“ workman's risks	19 08
“ all other	376 53
	<u> </u>
Total	<u><u>\$50,241 53</u></u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$1,369 58
“ fuel and light	26 41
“ interest	188 30
“ investigation and adjustment of claims	1,529 40
“ statutory assessment and license fee	51 02
“ travelling expenses	686 98
“ taxes	37 10
“ salaries, directors' and auditors' fees	2,171 65
“ printing, stationery and advertising	364 71

Cash paid for postage, telephone, telegrams and express	\$557 87
“ other expenses	180 35
Total expenses of management	\$7,153 37
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1913	314 05
“ losses which occurred during 1913	32,690 00
“ repayment of loans	13,500 00
“ rebates	248 00
Cash invested in mortgages (not extended)	\$1,500 00
Total expenditure	<u>\$53,916 02</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	Three years.
Mutual	\$6,007,390 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	4,362	\$4,741,992 00
Policies new and renewed during 1913	2,901	2,976,515 00
Gross number and amount in force during 1913	7,263	\$7,718,507 00
Less expired and cancelled in 1913	1,522	1,711,117 00
Net risks in force at 31st December, 1913	5,741	<u>\$6,007,390 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1913.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$184,972 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	152,979 24
Amount of premium notes received during the year	91,503 25
Payment on premium notes of 1913, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1913	7,444 08

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
John Davidson	Burns, Ont.
T. O. Robson	St. Mary's, Ont.
H. Hemsworth	Gowanstown, Ont.
D. Bonis	St. Mary's, Ont.
W. B. Murray	Woodstock, Ont.
J. McLevin	Woodstock, Ont.
Walter Murray	Drumbo, Ont.
J. R. Murray	Bennington, Ont.
J. R. Calder	Kintore, Ont.
P. J. Payton	Stratford, Ont.
John Youngs	Brooksdale, Ont.
George McIntosh	Embro, Ont.
Col. Ross	Embro, Ont.

Officers:

John Davidson, President	Burns, Ont.
Geo. McIntosh, 1st Vice-President	Embro, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

H. B. Sproat	Woodstock, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, \$149,954.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

Cash on hand at head office	\$93 41
Amount unpaid of fixed payments of 1913	7,126 88
Amount of premium notes after deducting all payments thereon and assessments levied	149,954 00
Total assets	<u>\$157,174 29</u>

LIABILITIES

Amount of unpaid loan (bank overdraft)	\$2,160 72
Total liabilities	<u>\$2,160 72</u>

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	\$15,888 98
Cash received for application or membership fees	\$100 00
“ as fixed payments due in 1913	19,625 20
“ as fixed payments due in prior years	2,393 41
“ as borrowed money	16,660 72
“ all other	191 54
Total	<u>\$38,970 87</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission	\$1,512 41
“ Division court costs	235 00
“ interest	309 06
“ salaries, directors' and auditors' fees	1,867 50
“ printing, stationery and advertising	352 10
“ postage, telephones, telegrams and express	378 22
“ statutory assessments and license fee	61 18
“ investigation of claims	2,314 35
“ rent	103 00
“ other expenses	271 72
Total expenses of management	<u>\$7,404 54</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1913	32,653 23
“ rebates	161 02
“ repayment of loans	14,500 00
“ all other	47 65
Total expenditure	<u>\$54,766 44</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1913.

	One year.	Two years.	Three years.	Total.
Mutual	\$1,326,120 00	\$2,485,820 00	\$5,050,164 50	\$8,862,104 50

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	5,214	\$5,778,465 00
Policies new and renewed during 1913	3,829	5,057,239 00
Gross number and amount in force during 1913	9,043	\$10,835,704 00
Less expired and cancelled in 1913	1,927	1,973,599 50
Net risks in force 31st December, 1913	7,116	\$8,862,104 50

PREMIUM NOTES

On Policies in force 31st December, 1913.

	One year.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$28,165 80	\$52,906 50	\$106,179 50	\$187,251 80
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	.....	.....	.....	149,954 00
Amount of premium notes received during the year 1913 .....	.....	.....	.....	106,179 50
Amount of payments on premium notes of 1913, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1913 . . . . .	.....	.....	.....	22,018 61

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS ; LIABILITIES, RECEIPTS AND EXPENDITURE.

WEATHER INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Mortgages.	Cash.		Fixed payments of 1913 unpaid.		Assessments of 1913 unpaid.		Unassessed premium note capital		Interest accrued and all other assets.		Agents' balances.		Total assets.	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather.....	.....	465	22	484	45	1,069	50	92,643	95	.....	.....	.....	.....	94,663	12
Ontario Farmers'.....	.....	985	04	984	45	1,956	90	152,979	24	187	60	131	56	162,024	79
Western Farmers'.....	.....	93	41	7,126	88	.....	.....	149,954	00	.....	.....	.....	.....	157,174	29
Totals.....	5,700 00	1,543	67	8,595	78	2,126	40	395,577	19	187	60	131	56	413,862	20

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1913

Name of Company.	Amount of suspended loss.		Other liabilities.		Borrowed money and bills payable.		Interest accrued.		Total liabilities.		Number of policies in force.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Huron Weather.....	500	00	.....	.....	2,000	00	.....	.....	2,500	00	2,660	.....	2,780,820	00
Ontario Farmers'.....	436	13	48	00	9,000	00	89	60	9,573	73	5,741	.....	6,007,390	00
Western Farmers'.....	.....	.....	.....	.....	2,160	72	.....	.....	2,160	72	7,116	.....	8,862,104	50
Totals.....	936	13	48	00	13,160	72	89	60	14,234	45	15,517	.....	17,650,314	50

WEATHER INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Fixed payments of 1913.		Fixed payments of prior years.		Assessments 1913		Interest.		Cash borrowed.		Agents' balances.		Fees or Surveys.		All other.		Total receipts.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	5,626	90	135	50	13,479	30	209	73	1,974	70	.....	.....	.....	.....	.....	.....	21,426	13
Ontario Farmers'	12,618	96	324	40	14,035	05	286	33	22,500	00	72	68	.....	.....	404	11	50,241	53
Western Farmers'	19,625	20	2,393	41	.....	.....	.....	.....	16,660	72	.....	.....	100	00	191	54	38,970	87
Totals.....	37,871	06	2,853	31	27,514	35	496	06	41,135	42	72	68	100	00	595	65	110,638	53

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Name of Company.	Agents' commissions, etc.		Law costs.		Statutory assessments and license fees.		Interest.		Salaries and general expense account.		Total expense of management.		Borrowed money repaid.		Losses.		Rebates.		All other.		Total.		Invested (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	368	15	.....	.....	27	89	.....	.....	2,970	50	3,366	54	.....	.....	26,115	75	14	79	.....	.....	29,497	08	.....	.....
Ontario Farmers'	1,369	58	.....	.....	51	02	188	30	5,554	47	7,163	37	13,500	00	33,004	05	248	60	.....	.....	53,916	02	1,500	00
Western Farmers'	1,512	41	235	00	61	18	309	06	5,286	89	7,404	54	14,500	00	32,653	23	161	02	47	65	54,766	44	.....	.....
Totals.....	3,250	14	235	00	140	09	497	36	13,811	86	17,934	45	28,000	00	91,773	03	424	41	47	65	138,179	54	1,500	00

COLUMBIA INSURANCE COMPANY

(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL
DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario, G. Temple McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1914.

Directors:

George F. Crane	New York City.
George D. Hallock	New York City.
Lawrence Kneeland	New York City.
F. Herrmann	New York City.
C. E. Dean	New York City.
Wade Robinson	New York City.
Frederick T. Busk	New York City.

Officers:

George F. Crane, President	New York City.
F. Herrmann, Vice-President	New York City.
C. E. Dean, Secretary	New York City.
Wade Robinson, Treasurer	New York City.

Authorized Capital, \$400,000.00.

Subscribed Capital, \$400,000; Paid up Capital, \$400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$36,800.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

ASSETS.

State, provincial, county, municipal and railroad bonds	\$849,215 00
Cash in Metropolitan Trust Company of New York	\$51,614 27
Cash in Commercial Trust Company of Jersey City	1,737 84
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	5,000 00
Cash in Sterling Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit)	5,000 00
Cash in Imperial Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit)	6,800 00
	70,152 11
Interest due or accrued and unpaid	11,163 32
Premiums outstanding in course of collection	43,149 19
Amount of unearned part (50 per cent.) of premiums paid for re-insur- ance of risks in force at 31st December, 1913	168,565 63
Total assets	\$1,142,245 25

LIABILITIES.

Amount of supposed or reported losses	\$28,323 83
Amount of claims resisted	1,105 00
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1913	357,694 93
Amount of accrued taxes	9,000 00
Amount due for printing, stationery and advertising, etc.	500 00
Amount due for commission	6,500 00
Total liabilities	\$403,123 76
Paid up capital stock	\$400,000 00

RECEIPTS.

Cash balance at 31st December, 1912 (not extended).....	\$47,159 28
Gross premiums received in cash	\$971,856 96
Interest or dividends	35,074 28
Re-insurance on policies become claims	213,777 68
Salvage on claims	17,219 14
Total receipts	\$1,237,928 06

EXPENDITURE.

Expenses of management:

Cash paid to agents for commission, salaries and bonus	\$128,466 78
" law costs	120 00
" investigation and adjustment of claims	11,673 52
" statutory assessment and license fees (Ont., \$88.40)..	1,624 00
" salaries, directors' and auditors' fees	7,710 01
" printing, stationery and advertising	2,161 00
" postage, telegrams and express	731 00
" Underwriter Board	770 00
" taxes (municipal and government)	10,091 51
" bad debts	7,217 17
Total expenses of management	\$170,564 99

Miscellaneous payments:

Cash paid for losses which occurred prior to 1913	\$22,470 28
" losses which occurred during 1913	425,651 30
	448,121 58
" re-insurance	382,177 24
" rebate, abatement and returned premiums	174,276 42
" investment expenses	52 50
" for securities (not extended)	\$39,742 50
Total expenditure	\$1,175,192 73

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1912	\$3,956,675 00	\$30,597,846 00	\$34,554,521 00
Policies issued in 1913, new and re- newed	42,334,133 00	80,743,533 00	123,077,666 00
Gross total	\$46,290,808 00	\$111,341,379 00	\$157,632,187 00
Deduct expired and cancelled in 1913	41,817,197 00	79,856,125 00	121,673,322 00
Policies remaining in force 31st De- cember, 1913	\$4,473,611 00	\$31,485,254 00	\$35,958,865 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1913.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Busk, F. T.....	New York.....	1	\$ 100	\$ 100
Crane, Geo. F.....	"	1	100	100
Dean, C. E.....	"	1	100	100
Hallock, G. D.....	"	1	100	100
Herrmann, F.....	"	1	100	100
Kneeland, L.....	"	1	100	100
Robinson, Wade.....	"	1	100	100
Union Marine Insurance Co., Ltd.	Liverpool, Eng.....	3,993	399,300	399,300
Totals.....	.....	4,000	\$400,000	\$400,000

INDEXES
TO
DETAILED REPORT
OF THE
Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 10th September, 1914.

PAGE 3.—Index A: Dominion Licensees standing registered at the 10th September, 1914, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 10th September, 1914, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

INDEX A: Dominion Licensees, standing registered at the 10th September, 1914.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends 1915.
A 69	Acadia Fire Insurance Company	5151	Fire Insurance	May 1..	April 30
A 35	Aetna Insurance Company of Hartford, Conn.	5146	Fire, Automobile and Tornado In- surance	" ..	" ..
A 4	Aetna Life Insurance Company of Hart- ford, Conn.	5038	Life Insurance	" ..	" ..
A 3	Alliance Assurance Company, Limited.	5044	Fire, Accident, Sickness and Guar- antee Insurance	" ..	" ..
A103	American and Foreign Marine Insur- ance Company	5136	Inland Transportation Insurance ..	" ..	" ..
A 36	American Surety Company of New York	5250	Guarantee Insurance	June 10.	" ..
A 50	Anglo-American Fire Insurance Com- pany	5076	Fire Insurance	May 1..	" ..
A 16	Atlas Assurance Company, Limited....	5019	Fire Insurance	" ..	" ..
A 32	Boiler Inspection and Insurance Com- pany, Canada	5080	Steam Boiler Insurance	" ..	" ..
A 18	British America Assurance Company, Toronto	5172	Fire and Hail Insurance	" ..	" ..
A 99	British Colonial Fire Insurance Com- pany	5138	Fire Insurance	" ..	" ..
A 86	British Northwestern Fire Insurance Company	5036	Fire Insurance	" ..	" ..
A 19	Caledonian Insurance Company	5079	Fire Insurance	" ..	" ..
A 38	Canada Accident Assurance Company..	5003	Accident, Sickness, Plate Glass and Guarantee Insurance	" ..	" ..
A 3	Canada Life Assurance Company	4996	Life Insurance	" ..	" ..
A 80	Canada National Fire Insurance Com- pany	5027	Fire Insurance	" ..	" ..
A 73	Canada Weather Insurance Company..	5158	Insurance against "injury to pro- perty caused by cyclones, torna- does, wind storms, frost or hail" except "with respect to property in transit on water"	" ..	" ..
A 61	Canadian Casualty and Boiler Insur- ance Company	5070	Accident, Sickness and Steam Boiler	" ..	" ..
A 46	Canadian Fire Insurance Company...	5150	Fire Insurance	" ..	" ..
A 41	Canadian Order of the Woodmen of the World	5180	Life and Sickness Insurance on the Assessment Plan	" ..	" ..
A 89	Canadian Surety Company	5160	Guarantee Insurance	" ..	" ..
A 83	Capital Life Assurance Company of Canada	5085	Life Insurance	" ..	" ..
A 30	Commercial Travellers' Mutual Benefit Society	5045	Life Insurance on the Assessment Plan	" ..	" ..
A 5	Commercial Union Assurance Company (Limited)	5111	Fire and Life Insurance	" ..	" ..
A100	Compagnie d'Assurances Generales Con- tre l'Incendie	5089	Fire Insurance	" ..	" ..
A 6	Confederation Life Association	4991	Life Insurance	" ..	" ..
A 38	Connecticut Fire Insurance Company of Hartford, Conn.	5167	Fire Insurance	" ..	" ..
A 79	Continental Insurance Company of New York	5012	Fire Insurance	" ..	" ..
A 52	Continental Life Insurance Company..	4987	Life Insurance	" ..	" ..
A 53	Crown Life Insurance Company	5034	Life Insurance	" ..	" ..
A 31	Dominion Gresham Guarantee and Casualty Company	5169	Burglary, Accident, Sickness, Guar- antee and Automobile Insur- ance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 10th September, 1914.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends 1915.
A 28	Dominion of Canada Guarantee and Accident Insurance Company	4986	Guarantee, Accident, Sickness, Bur- glary and Plate Glass Insur- ance	May 1	April 30
A 62	Dominion Fire Insurance Company . . .	4997	Fire Insurance	" ..	" ..
A 30	Dominion Life Assurance Company . .	5016	Life Insurance	" ..	" ..
A 22	Edinburgh Life Assurance Company..	5058	Life Insurance (as a discontinuing Company)	" ..	" ..
A 42	Employers' Liability Assurance Corpora- tion (Limited)	5148	Fire, Accident, Guarantee and Sick- ness Insurance	" ..	" ..
A 98	Equitable Fire and Marine Insurance Company	5175	Fire Insurance	" ..	" ..
A 17	Equitable Life Assurance Society of the United States	5036	Life Insurance	" ..	" ..
A 51	Equity Fire Insurance Company of Can- ada	5033	Fire Insurance	" ..	" ..
A 49	Excelsior Life Insurance Company . . .	4981	Life Insurance	" ..	" ..
A 78	Factories Insurance Company	5025	Fire Insurance	" ..	" ..
A 13	Federal Life Assurance Company of Canada	4985	Life Insurance	" ..	" ..
A 61	Fidelity and Casualty Company of New York	5057	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insur- ance	" ..	" ..
A 27	Fidelity Phenix Fire Insurance Com- pany of New York	5149	Fire and Tornado Insurance	" ..	" ..
A 100	Fireman's Fund Insurance Company..	5049	Fire and Inland Transportation In- surance and Insurance against Loss or Damage to Auto- mobiles by Accident, Burglary or Theft	" ..	" ..
A 92	Firemen's Insurance Company of New- ark, N.J.	5061	Fire Insurance	" ..	" ..
A 65	General Accident Assurance Company of Canada	5071	Accident and Sickness Insurance..	" ..	" ..
A 71	General Accident, Fire and Life Assur- ance Corporation, Limited	5141	Fire Insurance	" ..	" ..
A 71	General Animals Insurance Company of Canada	5086	Live Stock Insurance	" ..	" ..
A 58	German-American Insurance Company..	5073	Fire and Tornado Insurance.....	" ..	" ..
A 84	Germania Fire Insurance Company....	5052	Fire Insurance	" ..	" ..
A 98	Glens Falls Insurance Company	5120	Fire and Tornado Insurance, and Insurance against loss or damage to Automobiles by burglary or theft	" ..	" ..
A 43	Globe Indemnity Company of Canada..	4995	Accident, Sickness, Burglary, Auto- mobile and Guarantee Insur- ance	" ..	" ..
A 94	Globe & Rutgers Fire Insurance Com- pany	5137	Fire Insurance	" ..	" ..
A 46	Grand Council of the Catholic Mutual Benefit Association of Canada . . .	5054	Life and Sickness Insurance on the Assessment Plan	" ..	" ..
A 41	Great West Life Assurance Company..	5092	Life Insurance	" ..	" ..
A 84	Gresham Life Assurance Society, Limited	5017	Life Insurance	" ..	" ..
A 15	Guarantee Company of North America..	5045	Guarantee Insurance	" ..	" ..
A 81	Guardian Accident and Guarantee Com- pany	4992	Accident, Sickness, Guarantee, Bur- glary and Plate Glass Insur- ance	" ..	" ..
A 14	Guardian Assurance Company, Limited, of London, England	5143	Fire Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 10th September, 1914.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends. 1915.
A 59	Hartford Steam Boiler Inspection and Insurance Company	5081	The business of guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	May 1	April 30
A 34	Hartford Fire Insurance Company Hartford	5065	Fire, Inland Transportation, Cyclone, or Tornado, and Sprinkler Leakage Insurance and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	" ..	" ..
A 54	Home Insurance of New York	5144	Fire, Automobile, Tornado and Hail Insurance	" ..	" ..
A 77	Hudson Bay Insurance Company	5176	Fire and Hail Insurance	" ..	" ..
A 59	Imperial Guarantee and Accident Insurance Company of Canada	5164	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance	" ..	" ..
A 44	Imperial Life Assurance Company of Canada	5110	Life Insurance	" ..	" ..
A 96	Imperial Underwriters' Corporation of Canada	5115	Fire Insurance	" ..	" ..
A 45	Independent Order of Foresters	5004	Life, Disability and Sickness Insurance on the Assessment Plan	" ..	" ..
A 34	Insurance Company of North America.	5022	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person	" ..	" ..
A 87	Insurance Company of the State of Pennsylvania	5013	Fire Insurance	" ..	" ..
A 60	International Fidelity Insurance Company	5056	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	" ..	" ..
A 47	Law Union and Rock Insurance Company, Limited	5064	Fire, Accident and Sickness Insurance	" ..	" ..
A 77	Life Association of Scotland	4984	Life Insurance (as a discontinuing Company)	" ..	" ..
A 9	Liverpool and London and Globe Insurance Company, Limited	5005	Fire and Life Insurance	" ..	" ..
A 58	Liverpool Manitoba Assurance Company	5006	Fire Insurance	" ..	" ..
A 24	Lloyd's Plate Glass Insurance Company	5090	Plate Glass Insurance	" ..	" ..
A 25	London Assurance Corporation	5096	Fire and Life Insurance	" ..	" ..
A 39	London Guarantee and Accident Company (Limited)	5095	Guarantee, Burglary, Accident and Sickness Insurance	" ..	" ..
A 10	London and Lancashire Fire Insurance Company, Limited	5041	Fire Insurance	" ..	" ..
A 70	London and Lancashire Guarantee and Accident Company of Canada	5014	Guarantee, Accident, Sickness, Plate Glass and Automobile Insurance	" ..	" ..
A 23	London and Lancashire Life and General Assurance Association, Limited	5062	Life Insurance	" ..	" ..
A 26	London Mutual Fire Insurance Company of Canada	5069	Fire Insurance	" ..	" ..
A 26	London Life Insurance Company	5077	Life Insurance	" ..	" ..
A 92	Loyal Protective Insurance Company..	5035	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	" ..	" ..
A 64	Lumber Insurance Company of New York	5051	Fire Insurance	" ..	" ..
A 79	L'Union Compagnie d'Assurance contre l'incendie	5155	Fire Insurance	" ..	" ..
A 28	Manufacturers' Life Insurance Company	5094	Life Insurance	" ..	" ..

INDEX A : Dominion Licensees, standing registered at the 10th September, 1914.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914	Registry ends 1915
A 29	Mercantile Fire Insurance Company ...	5040	Fire Insurance	May 1	April 30
A 63	Marine Insurance Company, Limited ..	5163	Fire, Automobile and Inland Transportation Insurance	" "	"
A 55	Maryland Casualty Company	4993	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance	" "	"
A 95	Merchants Casualty Company of Canada	5161	Accident Insurance (excluding Employers' Liability) and Sickness Insurance	" "	"
A 39	Metropolitan Life Insurance Company of New York	5098	Life Insurance	" "	"
A 66	Monarch Life Assurance Company ...	5093	Life Insurance	" "	"
A 57	Montreal-Canada Fire Insurance Company	5075	Fire Insurance	" "	"
A 97	Moose, Grand Lodge of the Loyal Order of, in the Dominion of Canada ...	5060	Sickness Insurance among Members of the Order	" "	"
A 95	Mount Royal Assurance Company ...	5032	Fire and Plate Glass Insurance ..	" "	"
A 33	Mutual Life Assurance Company of Canada	5109	Life Insurance	" "	"
A 89	Mutual Life and Citizens' Assurance Company, Limited	5001	Life Insurance	" "	"
A 11	Mutual Life Insurance Company of New York	5157	Life Insurance	" "	"
A 99	National Ben-Franklin Fire Insurance Company	5183	Fire Insurance	May 28	"
A 72	National Fire Insurance Company of Hartford	5018	Fire and Tornado Insurance	May 1	"
A 97	Nationale Fire Insurance Company of Paris, France	5152	Fire and Plate Glass Insurance...	" "	"
A 47	National Life Assurance Company of Canada	5165	Life Insurance	" "	"
A 64	National Provincial Plate Glass and General Insurance Company, Limited	5154	Plate Glass Insurance	" "	"
A 77	National Surety Company	5088	Guarantee Insurance	" "	"
A 81	National Union Fire Insurance Company, of Pittsburgh, Penn.	5087	Fire and Tornado Insurance	" "	"
A 18	New York Life Insurance Company ...	5030	Life Insurance	" "	"
A 49	New York Plate Glass Insurance Company	5037	Plate Glass Insurance	" "	"
A 91	Niagara Fire Insurance Company ...	5074	Fire, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" "	"
A 90	North American Accident Insurance Company	5020	Accident, Sickness and Plate Glass Insurance	" "	"
A 15	North American Life Assurance Company	5082	Life Insurance	" "	"
A 35	North British and Mercantile Insurance Company	4999	Fire and Life Insurance	" "	"
A 73	North Empire Fire Insurance Company.	5182	Fire Insurance	" "	"
A 85	North West Fire Insurance Company..	5142	Fire Insurance	" "	"
A 8	Northern Assurance Company, Limited.	5002	Fire Insurance	" "	"
A 43	Northern Life Assurance Company of Canada	4989	Life Insurance	" "	"
A 93	Northwestern National Insurance Company of Milwaukee, Wis.	4990	Fire, Tornado and Hail Insurance.	" "	"
A 52	Norwich Union Life Insurance Society.	5124	Life Insurance (as a discontinuing Company)	" "	"

INDEX A: Dominion Licensees, standing registered at the 10th September, 1914.—Continued.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends 1915.
A 36	Norwich Union Fire Insurance Society. Limited	5106	Fire, Accident, Sickness and Plate Glass Insurance	May 1 ..	April 30
A 25	Ocean Accident and Guarantee Corpora- tion (Limited)	5008	Accident, Sickness, Guarantee and Plate Glass Insurance	" ..	" ..
A 67	Pacific Coast Fire Insurance Company.	5091	Fire Insurance	" ..	" ..
A 88	Palatine Insurance Company, Limited.	5114	Fire Insurance	" ..	" ..
A 10	Phoenix Assurance Company, Limited. of London	5063	Fire and Life Insurance	" ..	" ..
A 37	Phenix Assurance Company, Hartford, Conn.	5168	Fire Insurance	" ..	" ..
A 69	Protective Association of Canada	5039	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as pro- vided in the Association's Act of Incorporation	" ..	" ..
A 85	Providence Washington Insurance Com- pany	5021	Fire and Automobile Insurance...	" ..	" ..
A 80	Provincial Insurance Company, Limited	4982	Fire Insurance	" ..	" ..
A 68	Prudential Insurance Company of America	5099	Life Insurance	" ..	" ..
A 12	Quebec Fire Assurance Company	5043	Fire Insurance	" ..	" ..
A 12	Queen Insurance Company of America.	5000	Fire, Inland Transportation and Automobile Insurance	" ..	" ..
A 55	Railway Passengers' Assurance Com- pany	5159	Guarantee, Accident, Sickness and Plate Glass Insurance	" ..	" ..
A 51	Reliance Mutual Life Assurance Society	5123	Life Insurance (as a discontinuing Company)	" ..	" ..
A 93	Ridgely Protective Association	5053	Accident and Sickness Insurance among members of the Inde- pendent Order of Oddfellows in Canada	" ..	" ..
A 101	Royal Exchange Assurance	5084	Fire, Accident, Sickness and Auto- mobile Insurance, restricted to Burglary or Theft	" ..	" ..
A 74	Royal Guardians	5108	Life and Sickness Insurance	" ..	" ..
A 7	Royal Insurance Company, Limited	4998	Fire and Life Insurance	" ..	" ..
A 91	La Sauvegarde Life Insurance Company	5177	Life Insurance	" ..	" ..
A 45	Scottish Amicable Life Assurance Society	5059	Life Insurance (as a discontinuing Company)	" ..	" ..
A 17	Scottish Union and National Insurance Company	5046	Fire and Tornado Insurance.....	" ..	" ..
A 82	Security Life Insurance Company of Canada	5171	Life Insurance	" ..	" ..
A 54	Sovereign Life Assurance Company of Canada	5078	Life Insurance	" ..	" ..
A 67	Springfield Fire and Marine Insurance Company	5072	Fire and Tornado Insurance	" ..	" ..
A 65	St. Paul Fire and Marine Insurance Company	5009	Fire, Inland Transportation, Tor- nado and Automobile Insur- ance	" ..	" ..
A 5	Standard Life Assurance Company. Scotland	4988	Life Insurance	" ..	" ..
A 40	Star Assurance Society	5055	Life Insurance (as a discontinuing Company)	" ..	" ..
A 56	State Life Insurance Company	5007	Life Insurance	" ..	" ..
A 48	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	5153	Life and Sickness Insurance	" ..	" ..
A 32	Sun Insurance Office, London, England.	5031	Fire Insurance	" ..	" ..

INDEX A: Dominion Licensees, standing registered at the 10th September, 1914.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends 1915.
A 22	Sun Life Assurance Company of Canada	5156	Life Insurance	May 1 ..	April 30
A 74	Title and Trust Company	4983	Title Insurance as defined in the Company's Act of Incorporation	" ..	" ..
A 87	Travelers' Indemnity Company	5048	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance	" ..	" ..
A 21	Travelers' Insurance Company of Hartford, Conn.	5047	Life and Accident Insurance	" ..	" ..
A 75	Travellers' Life Assurance Company of Canada	5050	Life Insurance	" ..	" ..
A 76	Underwriters at American Lloyds	5181	Fire Insurance	" ..	" ..
A 83	Union Assurance Society, Limited	5162	Fire Insurance	" ..	" ..
A 20	Union Mutual Life Insurance Company of Maine	5107	Life Insurance	" ..	" ..
A 56	United States Fidelity and Guaranty Company	4994	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance	" ..	" ..
A 20	United States Life Insurance Company of the City of New York	5068	Life Insurance	" ..	" ..
A 88	Westchester Fire Insurance Company..	5166	Fire Insurance	" ..	" ..
A 8	Western Assurance Company, Toronto.	5119	Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance	" ..	" ..
A 62	Yorkshire Insurance Company, Limited.	5170	Fire, Live Stock, Accident, Sickness, and Plate Glass Insurance	" ..	" ..

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1914.	Registry ends 1915.
A 35	Aetna Insurance Company	5147	Inland Marine Insurance	May 1 ..	April 30
A 3	Alliance Assurance Company, Limited..	{ 5122 Inland Marine Insurance	May 1 ..	..	..
—	Allianz Insurance Company, Limited...	{ 5121 Ocean Marine Insurance	..	..	..
		5184 Ocean Marine Insurance	June 4 ..	..	..
A 18	British America Assurance Company..	{ 5174 Inland Marine Insurance	May 1 ..	..	..
—	British Dominions General Insurance Company, Limited	{ 5173 Ocean Marine Insurance	..	..	..
		{ 5128 Inland Marine Insurance	..	..	..
		{ 5127 Ocean Marine Insurance	..	..	..
A 101	British and Foreign Marine Insurance Company	{ 5134 Inland Marine Insurance	..	..	..
		{ 5135 Ocean Marine Insurance	..	..	..
A 5	Commercial Union Assurance Company, Limited	{ 5113 Inland Marine Insurance	..	..	..
—	Columbia Assurance Company (Jersey City, N.J.)	{ 5112 Ocean Marine Insurance	..	..	..
		{ 5103 Inland Marine Insurance	..	..	..
		{ 5139 Ocean Marine Insurance	..	..	..
A 117	Firemen's Fund Insurance Company...	{ 5105 Inland Marine Insurance	..	..	..
		{ 5100 Ocean Marine Insurance	..	..	..
A 34	Hartford Fire Insurance Company ...	{ 5067 Inland Marine Insurance	..	..	..
		{ 5066 Ocean Marine Insurance	..	..	..
A 54	Home Insurance Company	5145 Inland Marine Insurance	..	..	..
A 119	Indemnity Mutual Marine Assurance Company, Limited	5097 Ocean Marine Insurance	..	..	..
A 34	Insurance Company of North America..	{ 5024 Inland Marine Insurance	..	..	..
		{ 5023 Ocean Marine Insurance	..	..	..
A 10	London & Lancashire Fire Insurance Company	5042 Inland Marine Insurance	..	..	..
A 105	*Manheim Insurance Company	{ 5101 Inland Marine Insurance	..	..	..
		{ 5102 Ocean Marine Insurance	..	..	..
A 63	Marine Insurance Company, Limited...	{ 5178 Inland Marine Insurance	..	..	..
—	*Nord-Deutsche Insurance Company of Hamburg	{ 5179 Ocean Marine Insurance	..	..	..
		{ 5104 Ocean Marine Insurance	..	..	..
		{ 5140 Inland Marine Insurance	..	..	..
A 52	Norwich Union Life Insurance Society, Limited	5125 Investment of Surplus Funds in the Province of Ontario	..	..	..
—	Phoenix Assurance Company, Limited of London	5282 Ocean Marine Insurance	Aug. 21 ..	..	..
A 114	Royal Exchange Assurance	5129 Ocean Marine Insurance	May 1 ..	..	..
A 112	Reliance Marine Insurance Company, Limited	5130 Ocean Marine Insurance	..	..	..
A 76	Scottish Widows' Funds and Life Assur- ance Society	5126 Investment of Surplus Funds in the Province of Ontario	..	..	..
A 65	St. Paul Fire and Marine Insurance Company	{ 5011 Inland Marine Insurance	..	..	..
		{ 5010 Ocean Marine Insurance	..	..	..
A 110	Standard Marine Insurance Company, Limited	5131 Ocean Marine Insurance	..	..	..
A 108	Thames & Mersey Marine Insurance Company, Limited	{ 5029 Inland Marine Insurance	..	..	..
		{ 5028 Ocean Marine Insurance	..	..	..
A 103	Union Marine Insurance Company, Lim- ited	5116 Ocean Marine Insurance	..	..	..
—	United States Lloyds	{ 5123 Inland Marine Insurance	..	..	..
		{ 5132 Ocean Marine Insurance	..	..	..
A 8	Western Assurance Company	{ 5118 Inland Marine Insurance	..	..	..
		{ 5117 Ocean Marine Insurance	..	..	..

* Registry cancelled.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 222	Algoma Mutual	Mutual	Thomas H. Elliott...	Sault Ste. M'ie
B 269	Amherst Island	Mutual	F. P. Instant.....	Stella.
B 255	Ayr	Mutual	Joseph Wrigley	Ayr.
B 260	Bay of Quinte Agricultural	Mutual	M. R. German.....	Picton.
B 148	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 284	Blanshard	Mutual	John H. Jameson	Rannoch.
B 178	Blenheim North	Mutual	D. R. Stauffer.....	Bright.
B 145	Brant County Farmers'.....	Mutual	John H. Campbell....	Brantford.
B 16	British Crown	Stock	*A. C. Stephenson....	Toronto.
B 19	British Dominions.....	Stock.....	*Arthur Tucker.....	Toronto.
B 163	Canadian Millers'	Mutual	John T. White	Hamilton.
B 281	Caradoc Farmers'	Mutual	Wm. E. Sawyer	Mt. Brydges.
**	Century Insurance Co., Ltd.....	Stock	*Geo. Baldwin Shaw..	Toronto.
B 143	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 44	Columbia	Stock	*G. Temple McMurrich	Toronto.
B 228	Culross.....	Mutual	D. McIntosh.....	Teeswater.
B 310	Dereham and West Oxford	Mutual	T.R. Mayberry	Ingersoll.
B 132	Dorchester, North and South ...	Mutual	S. E. Facey	Harrietsville.
B 181	Downie.....	Mutual	P. Smith	Stratford.
B 213	Dufferin Farmers'.....	Mutual	James Brown	Melancthon.
B 257	Dumfries N. and Waterloo S....	Mutual	William Fleming	Galt.
B 120	Dunwich Farmers'.....	Mutual	W. A. Galbraith	Iona Station.
B 175	Easthope South Farmers'.....	Mutual	W. S. Russell	Tavistock.
B 44	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 126	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 296	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 169	Eramosa	Mutual	Robert Scott	Eramosa.
B 151	Erie Farmers'	Mutual	A. E. Havill	Rainham.
B 3	Equity Life	Stock.....	Geo. M. Begg	Toronto.
B 234	Farmers' Central.....	Mutual	J. J. Schumacher	Walkerton.
B 246	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 66	Fire Insurance Exchange	Mutual and Stock {	Joseph Walmsley .. }	Toronto.
B 237	Formosa.....	Mutual	John D. Chipman .. }	Formosa.
B 287	Germania Farmers'.....	Mutual	B. Beingessner.....	Formosa.
B 249	Glengarry Farmers'.....	Mutual	R. H. Fortune.....	Ayton.
B 48	Gore District	Cash-Mutual	V. G. Chisholm.....	Lochiel.
B 200	Grand River	Mutual	Jno. N. MacKendrick.	Galt.
B 272	Grenville Patron.....	Mutual	Norman Simenton ..	Blackheath.
B 290	Grey and Bruce	Mutual	W. M. Snyder	Spencerville.
B 208	Guelph Township	Mutual	H. H. Miller	Hanover.
B 166	Halton Union Farmers'.....	Mutual	Major Geo. B. Hood..	Guelph.
B 71	Hamilton Fire Insurance Co....	Mutual and Stock.	Thomas Moore	Campbellville.
B 263	Hamilton Township	Mutual	Russell T. Kelley ...	Hamilton.
B 78	Hand-in-Hand.....	Mutual and Stock {	Thomas Hoskin	Grafton.
B 116	Hay Township	Mutual	Joseph Walmsley .. }	Toronto.
B 183	Hopewell Creek	Mutual	John D. Chipman .. }	Toronto.
B 266	Howick Farmers'	Mutual	Henry Eilber, M.P.P.	Crediton.
B 135	Howard Farmers'	Mutual	Anton Frank	New Germany
B 330	Huron Weather.....	Mutual	W. S. McKercher.....	Wroxeter.
B 22	Imperial.....	Stock	E. D. Mitton	Ridgetown.
			A. G. Smillie	Kippen.
			A. T. Platt.....	Toronto.

*Chief Agent.

**Commenced business 14th January, 1914.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 185	Kent and Essex.....	Mutual	T. C. Renwick.....	Romney.
B 191	Lambton Farmers'.....	Mutual.	W. G. Willoughby ...	Watford.
B 252	Lanark	Mutual	Peter Cavers.....	Perth.
B 275	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 138	Lobo Township.....	Mutual	J. Marsh.....	Coldstream.
B 188	London Township Farmers'....	Mutual	Edward Dann.....	London.
B 240	McGillivray	Mutual	W. T. Amos.....	Parkhill.
B 219	McKillop	Mutual	Thomas E. Hays....	Seaforth.
B 278	Maple Leaf.....	Mutual	William Purves.....	Columbus.
B 25	Merchants	Stock.....	John H. C. Durham ..	Toronto.
B 83	Metropolitan	Mutual and Stock {	A. M. Aletter.....	Toronto.
			W. R. Tudhope.....	
B 88	Millers' and Manufacturers'....	Mutual and Stock {	Joseph Walmsley..	Toronto.
			John D. Chipman ..	
B 94	Monarch.....	Mutual and Stock {	A. M. Aletter	Toronto.
			W. R. Tudhope.....	
B 154	Nichol	Mutual	James Beattie.....	Fergus.
B 307	Nissouri	Mutual	E. J. Pearson.....	Kintore.
B 160	Norfolk.....	Mutual	N. Stanley Boughner.	Simcoe.
B 118	North Kent.....	Mutual	George A. Fraser....	Thamesville.
B 194	Oneida Farmers'	Mutual	F. R. Martindale ...	Caledonia.
B 333	Ontario Farmers' Weather....	Mutual	W. A. Wansborough.	Grand Valley.
†	Osgoode	Mutual	R. McLachlin	Kenmore.
B 298	Otter.....	Mutual.....	H. Van Valkenburg..	Norwich.
B 304	Oxford Farmers'.....	Mutual	Columbus Ross.....	Embro.
B 172	Peel and Maryborough.....	Mutual	Jas. McEwing.....	Drayton.
B 301	Peel County Farmers'	Mutual	J. J. Stewart.....	Brampton.
B 52	Perth	Cash-Mutual.....	Charles Packert.....	Stratford.
B 6	Policyholders' Mutual Life....	{ Mutual and Aux- iliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston ...	Toronto.
B 243	Prescott Farmers'.....	Mutual	B. G. Parisien.....	Alfred.
B 210	Puslinch	Mutual	John Blake	Aberfoyle.
B 33	Queen City.....	Joint Stock.....	Joseph Walmsley ...	Toronto.
B 141	Saltfleet and Binbrook.....	Mutual	J. F. Felker	Stoney Creek
B 157	Southwold Farmers'	Mutual	John H. Sells.....	Shedden.
B 216	Sydenham	Mutual	James Cochrane.	Owen Sound.
B 123	Townsend Farmers'.....	Mutual	James Ross.....	Waterford.
B 231	Usborne and Hibbert.....	Mutual	William A. Turnbull.	Kirkton.
B 197	Walpole Farmers'.....	Mutual.	George L. Miller....	Jarvis.
B 56	Waterloo	Cash-Mutual.....	Frank Haight.....	Waterloo.
B 202	Waterloo, North, Farmers'....	Mutual	Josiah Stauffer	Waterloo.
B 225	Wawanosh, West.....	Mutual	Thomas G. Allan....	Dungannon.
B 101	Wellington	Mutual and Stock.	John Davidson.....	Guelph.
B 336	Western Farmers' Weather....	Mutual	E. L. Sutherland...	Woodstock.
B 205	Westminster Township.....	Mutual	A. Elliott	Pond Mills
B 293	Williams, East.....	Mutual	R. R. Cameron	Ailsa Craig.
B 129	Yarmouth.....	Mutual	W. H. Elliott.....	New Sarum.
B 105	York*	Mutual and Stock.	J. G. Wilgar	Toronto.

*In liquidation.

† Commenced business 29th January, 1914.

APPENDIX

To the Report of the Superintendent of Insurance, 1914

THE Ontario Insurance Act

R.S.O., 1914, Chap. 183,

As Amended by 4 Geo. V. Chap. 30.

MEMORANDUM.

It is to be noted, that, while this Act has been printed so as to show the amendments which have been made, it is not to be regarded as consolidated by lawful authority, but only as a departmental compilation of the law.

CHAPTER 183

An Act respecting Insurance

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

PART I.

1. This Act may be cited as *The Ontario Insurance Act*. 2 Geo. Short title. V. c. 33, s. 1.

2. In this Act,

Interpreta-
tion.

- (1) "Account" shall include travelling expenses, all fees and allowances and bills of costs;
- (2) "Actuarial liabilities" shall mean the liabilities chargeable against an insurance corporation in respect of its insurance contracts before their maturity; ^{"Actuarial liabilities."}
- (3) "Actuarial solvency" shall mean the solvency of an insurance corporation when its actuarial liabilities are charged or treated as present liabilities; ^{"Actuarial solvency."}
- (4) "Appeal" shall include a judicial revision or review of a judgment, decision, order, direction, determination, finding or conviction, and a case stated or reserved, and a removal of proceedings by way of *certiorari* or otherwise;
- (5) "Assessment insurance" or "insurance on the assessment system." shall include any contract in which the premium, not being a premium note within the meaning of clause 46 of this section, consists of sums uncertain or variable in time, number or amount; and also any contract whereby the benefit is in any manner or degree made dependent upon the collection of sums levied upon persons holding similar contracts, or upon members of the contracting corporation, and shall also include any assessment insurance undertaken or transacted under the authority of *The Insurance Act* of Canada; ^{"Assessment insurance," or "Insurance on the assessment system."} ^{9-10 Edw. VII. (Dom.), c. 32.}
- (5a) "Automobile insurance" shall include insurance against accidental bodily injury or death to the driver of an automobile, insurance against loss or damage from accident or <sup>Interpreta-
tion "auto-
mobile
insurance."</sup>

injury suffered by an employee or other person caused by an automobile and for which the owner thereof is liable, insurance against loss or damage to property from an accident caused by an automobile, and insurance against loss or damage to an automobile by fire, accident, burglary or theft. 4 Geo. V. c. 30, s. 2.

- "Beneficiary."
"Beneficiary for value."
"Branch."
"Canadian" Company or Corporation.
"Cash mutual company."
"Chief Agency."
"Collector."
"Company."
"Contract of insurance."
- (6) "Beneficiary" shall include every person entitled to insurance money, and the executors, administrators and assigns of any person so entitled;
 - (7) "Beneficiary for value" shall mean a beneficiary for a valuable consideration other than marriage;
 - (8) "Branch" shall mean any number of the members of a corporation under the control of a central body, having a separate insurance fund administered by themselves, and shall include a committee having, under the authority of an Act of Canada, the management of a benefit, insurance or gratuity fund;
 - (9) "Canadian company" or "Canadian corporation" shall mean a company or body incorporated by or under the authority of an Act of the Parliament of Canada;
 - (10) "Cash-mutual company" shall mean a company organized to transact mutual insurance, but empowered to undertake contracts of insurance on both the cash plan and the premium note or mutual plan;
 - (11) "Chief Agency" shall mean the principal office or place of business in Ontario of an extra-provincial corporation undertaking insurance in Ontario;
 - (12) "Collector" shall include every officer, agent or person receiving pay, however remunerated, who by himself or by any deputy or substitute collects premiums, fees, assessments or other money for an insurance corporation;
 - (13) "Company" shall mean and include any corporation, or any society or association, incorporated or unincorporated, or any partnership, or any underwriter that undertakes or effects for valuable consideration, or agrees or offers so to undertake or effect, in Ontario, any contract of insurance within the meaning of this Act;
 - (14) "Contract of insurance" shall mean and include any policy, certificate, interim receipt, or renewal receipt, or writing evidencing the contract, or any contract or agreement sealed, written or oral, the subject matter of which is insurance;

- (15) "Contributory" shall mean a person who is liable to contribute to the assets of an insurance corporation under this Act; ^{"Contributory."}
- (16) "Corporation" or "Insurance corporation" shall include any corporation which undertakes or offers to undertake a contract of insurance, and also any continuously existent body which undertakes or offers to undertake such contract, and which, though not actually incorporated is nevertheless legally entitled to sue and be sued in the name of any officer thereof, or of a public officer; ^{"Corporation" or "Insurance corporation."}
- (17) "Credit Insurance" shall mean insurance against the insolvency of debtors or against loss from giving or extending credit; ^{"Credit Insurance."}
- (18) "Creditor" shall include every person entitled to claim under a matured policy or under a policy which has attained a fixed surrender value; and, subject to section 217, in the case of an insurance corporation required by law or departmental regulation to maintain an ascertained or ascertainable reserve to meet its actuarial liabilities under unmatured policies, "creditor" in a winding up or liquidation under this Act shall also include any person who is a policy holder or beneficiary for value; ^{"Creditor."}
- (19) "Declaration" shall include any mode of designating in writing a beneficiary or of apportioning or reapportioning insurance money among beneficiaries; ^{"Declaration."}
- (20) "Department" shall mean the Department of Insurance of Ontario. ^{"Department."}
- (21) "Directors" shall include the board or committee, by whatever name known, having the management of an insurance corporation; ^{"Directors."}
- (22) "Due application" shall include such information, evidence and material as the Superintendent or Registrar requires to be furnished; and also the payment of the fees hereinafter prescribed in respect of any application, certificate or document required or issued by virtue of this Act; ^{"Due application."}
- (23) "Endowment insurance" shall mean an undertaking to pay an ascertained or ascertainable sum at a fixed future date, if the assured is then alive, or at his death, if he dies before such date, and shall include an undertaking to pay such sum on the assured reaching a stated age or attaining his expectation of life; ^{"Endowment insurance."}

- "Executive Officers." (24) "Executive officers" shall mean the persons who under the constitution and rules of a friendly society are entrusted with the management of its affairs;
- "Extra Provincial corporation." (25) "Extra Provincial corporation" shall mean a corporation, not incorporated by or under the authority of a statute of Ontario and undertaking insurance in Ontario;
- "Fidelity Insurance." (26) "Fidelity Insurance" shall mean insurance against the dishonesty, unfaithfulness, negligence, or default of employees, or trustees, or persons occupying public or private positions of duty, trust, confidence or agency;
- "Foreign Jurisdiction." (27) "Foreign Jurisdiction" shall include any jurisdiction other than of Ontario;
- "Society" or "Friendly Society." (28) "Friendly Society" or "Society" shall include any corporation, society, association, or fraternity, benevolent, mutual, provident, industrial, or co-operative, or the like which, not being a corporation or required by law to be licensed for the transaction of insurance, undertakes or effects for valuable consideration, or agrees or offers so to undertake or effect, with any person in Ontario any contract of insurance;
- "Guarantee Insurance." (29) "Guarantee Insurance" shall include "Credit Insurance," "Fidelity Insurance," and "Title Insurance," and any contract whereby the insurer undertakes suretyship; or undertakes to pay money or perform a contract, trust or duty on default of another who is in the first instance liable for such payment or performance;
- Contracts of suretyship, etc. (30) "Head office" shall mean the place where the chief executive officers of an insurance corporation are authorized to transact its business;
- "Inland marine insurance." (31) "Inland marine insurance" shall mean marine insurance in respect of subjects of insurance at risk above the harbour of Montreal;
- "Insurance." (32) "Insurance" shall include the following, whether the contract be one of primary insurance, or of reinsurance, and whether the premium payable be a sum certain, or consist of sums uncertain or variable in time, number or amount—
- (a) Insurance against death, sickness, infirmity, casualty, accident, disability or any change of physical or mental condition.
 - (b) Insurance against financial loss; or against loss of work, employment, practice, custom, wages, rents, profits, income or revenue;

- (c) Insurance of property against any loss or injury from any cause whatsoever, whether the obligation of the insurer is to indemnify by a money payment or by restoring or reinstating the property insured;
- (d) Contracts of endowment, assessment-endowment, tontine, semi-tontine, life-time benefits, annuities on lives, or contracts of investment involving tontine or survivorship principles for the benefit of persisting members; and any contract of investment involving life contingencies;
- (e) Any contract made in consideration of a premium and based on the expectancy or expectation or probability of life; and any contract made on such consideration and having for its subject the life, safety, health, fidelity or insurable interest of any person, whether the benefit under the contract is primarily payable to the assured or to a donee, grantee or assignee, or to trustees, guardians or representatives, or to or in trust for any beneficiary, or to the assured by way of indemnity or insurance against any liability incurred by him by or through the death or injury of any person.
- (f) Any investment contract under which lapses or payments made by discontinuing members or investors accrue to the benefit of persisting members or investors, except where a corporation other than an insurance corporation is expressly authorized to undertake such contract by a statute in force in Ontario.
- (g) Generally any contract in the nature of any of the foregoing whereby the benefit under the contract accrues payable on or after the occurrence of some contingent event;

(Note.—“Insurance on the Assessment System” defined under “Assessment Insurance.”)

- (33) “Insurance on the cash plan” shall mean insurance given for a money consideration without premium note; “Insurance on the cash plan.”

(Note.—“Insurance Corporation” defined under “Corporation.”)

- (34) “Insurance fund” or “insurance funds,” as applied to a friendly society or as applied to any corporation not incorporated exclusively for the transaction of insurance, shall include all money, securities for money, and assets appropriated by the rules of the society or corporation to the payment of insurance liabilities or appropriated for the management of the insurance branch or department or division of the society, or otherwise legally available for “Insurance fund” or “insurance funds.”

insurance liabilities, but shall not include funds of a trade union appropriated to or applicable for the voluntary assistance of wage-earners unemployed or upon strike;

- "Insurance of the person." (35) "Insurance of the person" shall include insurance against death, sickness, infirmity, casualty, accident, disability, or against any change of physical or mental condition, and any contract of insurance having for its subject the life, health, safety or physical or mental condition of a person;
- "Insurance money." (36) "Insurance money" shall include every benefit and bonus payable by the insurer under the contract of insurance;
- "Lodge." (37) "Lodge" shall include a primary subordinate division, by whatever name known, of a friendly society;
- "Master." (38) "Master" shall mean the Master in Ordinary in the case of a corporation having its head office at Toronto or in the County of York; and in the case of a corporation having its head office in any other country or in a district shall mean the local Master in such county or district;
- "Member." (39) "Member," as applied to any mutual or cash mutual company transacting fire, live-stock or weather insurance, shall mean a policy-holder on the premium note plan, and as to a mutual or cash-mutual company, having joint stock capital, shall include any holder of shares of such capital;
- "Minister." (40) "Minister" shall mean that member of the Executive Council charged for the time being by the Lieutenant-Governor in Council with the administration of this Act;
- "Municipality." (41) "Municipality" shall include a provisional judicial district and any locality the inhabitants of which are incorporated;
- "Mutual insurance." (42) "Mutual insurance," in the case of fire, live-stock or weather insurance, shall mean insurance given in consideration of a premium note with or without an immediate cash payment thereon; and "mutual company" shall mean a company empowered solely to transact such insurance;
- "Mutual company." (42) "Mutual insurance," in the case of fire, live-stock or weather insurance, shall mean insurance given in consideration of a premium note with or without an immediate cash payment thereon; and "mutual company" shall mean a company empowered solely to transact such insurance;
- "Nominee." (43) "Nominee," when used with reference to annuities on lives, shall mean a designated person on whose life another's annuity depends;
- "Officer." (44) "Officer" shall include any trustee, director, manager, treasurer, secretary or member of the board or committee of management of a corporation or any person appointed by the corporation, to sue and be sued in its behalf;

- (45) "Policy" shall include any contract of insurance within the "Policy." meaning of this Act;
- (46) "Premium note" shall mean an instrument given as con-^{"Premium note."}sideration for fire or live-stock or weather insurance whereby the maker undertakes to pay such sum or sums as may be legally demanded by the insurer, the aggregate of such sums not to exceed an amount specified in the instrument;
- (47) "Provincial company" or "Provincial corporation" shall mean^{"Provincial company or corporation."}a company or body incorporated by or under an Act of this Legislature;
- (48) "Receiver" shall include interim receiver; ^{"Receiver."}
- (49) "Registrar" shall mean the Registrar of Friendly Societies; ^{"Registrar."}
- (50) "Registry" shall mean registration in the Insurance Com-^{"Registry."}pany Register, or in the Friendly Society Register, according as the matter pertains to an insurance company or a friendly society respectively, and shall include extension or renewal of registry;
- (51) "Rules" shall mean and include provisions of the constitution ^{"Rules."}and rules or regulations, or resolutions or by-laws in force for the time being;
- (52) "Solvent," as applied to a friendly society not undertaking^{"Solvent."}endowment insurance or annuities, shall mean a society respecting which it has been made to appear to the Registrar that the society has no present liabilities apart from actuarial liabilities, or has immediately realizable assets adequate to discharge its present actual liabilities;
- (53) "Superintendent" shall mean the Superintendent of Insur-^{"Superintendent."}ance and shall include the Deputy Superintendent of Insurance;
- (54) "Title Insurance" shall include insurance whereby the in-^{"Title Insurance."}surer insures the validity of title to property real or personal or insures the legality and validity of written obligations or of other instruments;
- (55) "Trade union" shall mean an organization of wage-earners^{"Trade or labour union or organization."}of a particular trade or industrial calling constituted primarily and operated *bona fide* for regulation of wages and hours of labour as between employers and employed; but shall not include a co-operative association or society;
- (56) "Upon proof," as applied to any matter connected with the^{"Upon proof."}registry of a corporation or person, or with the registration

of any matter or thing required by this Act to be registered shall mean upon proof to the satisfaction of the Superintendent;

"Will." (57) "Will" shall mean last will and testament. 2 Geo. V. c. 33, s. 2.

The Department of Insurance. **3.** For the purposes of this Act there shall be a Department of Insurance, and the same shall be presided over by the Minister. 2 Geo. V. c. 33, s. 3.

Appointment of Superintendent of Insurance. **4.—(1)** The Lieutenant-Governor in Council may appoint an officer to be called the Superintendent of Insurance who shall act under the direction of the Minister.

His duties. (2) The Superintendent shall have general supervision of the business of insurance within Ontario and shall see that the laws relating to the conduct thereof are enforced and obeyed.

To report to Minister. (3) The Superintendent shall examine and report to the Minister from time to time upon all matters connected with insurance.

Registrar of friendly societies. (4) The Lieutenant-Governor in Council may also appoint an officer to be called the Registrar of Friendly Societies who shall perform such duties as are assigned to him by this Act, by the Lieutenant-Governor in Council, the Minister or the Superintendent.

Idem. (5) Until the appointment of a Registrar the Superintendent shall perform the duties of Registrar.

Deputy Superintendent of Insurance. (6) The Lieutenant-Governor in Council may also appoint an officer to be called the Deputy Superintendent of Insurance who shall act as Superintendent during the absence or inability of the Superintendent, and shall perform such other duties as are assigned to him by this Act, by the Lieutenant-Governor in Council, by the Minister or by the Superintendent and Registrar.

Who may be appointed. (7) The same person may be appointed both Deputy Superintendent and Registrar. 2 Geo. V. c. 33, s. 4.

Evidence. **5.** For the purposes of his duties under this Act or under any other Act relating to insurance, the Superintendent may require to be made and may take and receive affidavits, statutory declarations and depositions, and may examine witnesses upon oath; and he shall have the same power to summon officers of corporations, receivers and liquidators and other persons to attend as witnesses, to enforce their attendance, and to compel them to produce books, documents and things and to give evidence as any Court has in civil cases. 2 Geo. V. c. 33, s. 5.

6.—(1) Towards defraying the expenses of the office of the Superintendent, a sum not exceeding \$5,000 shall be annually contributed by the companies required to be licensed under this Act. Contribution from companies to expenses.

(2) The amount to be annually contributed shall be assessed *pro rata* on the basis of the gross amount at risk as shown by the books of the several companies on the 31st day of December next preceding. How determined.

(3) A company shall not be entitled to have its license renewed until the amount of its contribution has been paid and the Superintendent's certificate shall be conclusive as to the amount payable. Contribution to be paid before renewal of license. 2 Geo. V. c. 33, s. 6.

7. Neither the Superintendent nor any officer under him shall be interested as a shareholder, directly or indirectly, in any insurance company doing business in Ontario. 2 Geo. V. c. 33, s. 7. Independence of Superintendent and officers.

8. Without a fiat of the Attorney-General, no action or proceeding shall be brought or taken against the Superintendent or Registrar for anything done or not done in the performance, or intended or supposed performance of his duty under this Act, or under any other Act which imposes duties upon them or either of them. 2 Geo. V. c. 33, s. 8. Actions against Superintendent or Registrar.

INCORPORATION OF JOINT STOCK COMPANIES.

9.—(1) The Lieutenant-Governor in Council may by Letters Patent constitute any number of persons, not less than five, of the full age of 21 years, and any others who become shareholders, a body corporate and politic for the purpose of undertaking and transacting any kind of insurance for which a joint stock company may be licensed under this Act. Incorporation.

(2) Applicants for incorporation shall immediately prior to the application publish in at least four consecutive issues of the *Ontario Gazette* notice of their intention to apply, and shall also if so required publish elsewhere notice of such intention. Notice of application.

(3) The notice shall state—

Contents of notice.

- (a) The proposed corporate name of the company;
- (b) The objects for which the company is to be incorporated;
- (c) The kind of insurance proposed to be transacted;
- (d) The place within Ontario where the head office of the company is to be located;
- (e) The amount of the capital stock, number of shares, and the amount of each share;

(f) The name in full, the place of residence and the calling of each of the applicants; and

(g) The names of the applicants, not less than five, each being a subscriber for shares to the amount of not less than \$1,000, who are to be the first directors of the company.

Delivery of application and material.

(4) The applicants shall deliver to the Superintendent the application for incorporation, and proof that notice thereof has been duly given, and proof of payment of the prescribed fees, and shall also deliver to him for his approval copies of the proposed by-laws of the company, which so far as approved by him shall be the by-laws of the company until repealed, altered or amended under the authority of this Act. 2 Geo. V. c. 33, s. 9.

When Letters Patent to take effect.

Notice of grant.

10. The Letters Patent shall be expressed to take effect on the day of the date of the initial license issued to the company, and notice of the granting of the Letters Patent shall be given forthwith by the Superintendent in the *Ontario Gazette*. 2 Geo. V. c. 33, s. 10.

Directors.

11.—(1) The affairs of the company shall be managed by a board of not less than five nor more than fifteen directors.

First directors.

(2) The persons named in the Letters Patent as the first directors of the company shall be the directors of the company until replaced by others duly elected or appointed in their stead. 2 Geo. V. c. 33, s. 11 (1-2).

First general meeting.

(3) The first directors shall in the manner provided in section 127 call a general meeting of the shareholders of the company for the election of directors and otherwise for dealing with the business of the company within two months after the incorporation of the company. 2 Geo. V. c. 33, s. 11 (3); 3-4 Geo. V. c. 35, s. 2.

Subsequent directors.

(4) The succeeding directors shall be elected by the shareholders in general meeting at such times, in such manner, and for such term, not exceeding two years, as the by-laws of the company may prescribe.

Term of office.

Qualification.

(5) No person other than a first director shall hold office as a director unless he is a shareholder absolutely in his own right, and not in arrear in respect of any call thereon, of shares of the capital stock of the company to the amount of not less than \$1,000, and where a person who is a director ceases to be such a shareholder he shall thereupon cease to be a director.

Notice of meetings of company.

(6) Notice of meetings of the company shall be given in the manner prescribed by section 127. 2 Geo. V. c. 33, s. 11 (4-6).

Application of ss. 121 and 126.

12. Sections 121 and 126 shall apply to joint stock companies. 2 Geo. V. c. 33, s. 12.

13.—(1) If the company undertakes

Capital
stock.
When to
be not
less than
\$500,000.

- (a) fire, or
- (b) fire and inland marine, or
- (c) accident, or
- (d) life, or
- (e) life and accident, or
- (f) sickness and accident insurance, or
- (g) guarantee, or suretyship insurance,

the authorized capital stock shall be not less than \$500,000. 2 Geo. V. c. 33, s. 13 (1).

(2) If the company undertakes live stock insurance the authorized capital stock shall be not less than \$300,000. 2 Geo. V. c. 33, s. 13 (2); 4 Geo. V. c. 30, s. 3 part.

When to
be not
less than
\$300,000.

(3) If the company undertakes insurance other than that mentioned in the preceding subsections against loss or damage to property from any accidental causes, including boiler and other explosions or by reason of theft, house-breaking or burglary, the authorized capital stock shall be not less than \$100,000. 2 Geo. V. c. 33, s. 13 (3).

When to
be not
less than
\$100,000.

(4) If the company undertakes plate glass insurance, the authorized capital stock shall be not less than \$25,000. 2 Geo. V. c. 33, s. 13 (4); 4 Geo. V. c. 30, s. 3, *part*.

When to
be not
less than
\$25,000.

(4a) If the company undertakes automobile insurance the authorized capital stock shall be not less than \$100,000. 4 Geo. V. c. 30, s. 3, *part*.

Automobile
insurance.

(5) The capital stock shall be divided into shares of \$100 each. 2 Geo. V. c. 33, s. 13 (5).

Amount of
shares.

(6) All money received on account of shares shall be paid into a branch or agency in Ontario of some chartered bank of Canada or into a registered trust company in trust for the proposed corporation, and no money paid on account of shares before the first general meeting of the company has been organized shall be withdrawn or paid over to the company until after such meeting has been organized and an election of directors had thereat.

Application
of moneys
received on
account of
shares.

(6a) A list of subscribers to the capital stock shall be submitted to the superintendent of insurance for approval together with an affidavit setting out that each subscriber has, out of his own money, contributed to the amount so paid in, rateably according to the number of shares subscribed for him. 4 Geo. V. c. 30, s. 3, *part*.

Approval
of list of
subscribers
by Superin-
tendent.

(7) A company may with the assent of the Lieutenant-Governor in Council increase its capital stock to such an amount as he may deem expedient.

Increase of
capital
stock.

Notice of application for increase. (8) Notice of any application under subsection 7 shall be published in at least four consecutive issues of the *Ontario Gazette*. 2 Geo. V. c. 33, s. 13 (6-8).

Revocation, etc., of Letters Patent. **14.** The Letters Patent and any Supplementary Letters Patent amending or varying the same may at any time be declared to be forfeited and may be revoked and made void by the Lieutenant-Governor in Council on sufficient cause being shown in that behalf and such forfeiture, revocation and making void may be upon such conditions and subject to such provisions as he may deem proper. 2 Geo. V. c. 33, s. 14.

FORMATION AND INCORPORATION OF MUTUAL FIRE INSURANCE COMPANIES.

Meeting to establish company, how called. **15.** Where it appears to the Minister that there is in any municipality no adequate provision for insurance of farm and non-hazardous property on the mutual plan against fire the Minister may certify that fact, and thereupon ten free-holders in the municipality may call a meeting of the freeholders thereof to consider whether it is expedient to establish therein a fire insurance company upon the mutual plan. 2 Geo. V. c. 33, s. 15.

Advertisement calling meeting. **16.** The meeting shall be called by advertisement stating the time, place and object of the meeting; and the advertisement shall be published once in the *Ontario Gazette* and once a week for three successive weeks in a newspaper published in the county or district in which the municipality is situate. 2 Geo. V. c. 33, s. 16.

Subscription book. **17.** If thirty freeholders are present at the meeting and a majority of them determine that it is expedient to establish a mutual fire insurance company they may elect from among themselves three persons to open and keep a subscription book in which owners of real or personal property within Ontario may sign their names and enter the sum for which they shall respectively bind themselves to effect insurance with the company. 2 Geo. V. c. 33, s. 17.

When meeting may be called. **18.** When one hundred or more of such owners have signed their names in the subscription book and bound themselves to effect insurance in the company amounting in the aggregate to not less than \$250,000 a meeting shall be called as hereinafter provided. 2 Geo. V. c. 33, s. 18.

How meeting to be called. **19.—(1)** When the subscription has been completed any ten of the subscribers may call the first meeting of the proposed company at such time and place within the municipality as they may determine by sending a printed notice by mail, addressed to every subscriber at his post office address at least ten days before the day of the meeting, and by advertisement in a newspaper published in the county or district in which the municipality is situate.

(2) The notice and advertisement shall state the object of the meeting, and the time and place at which it is to be held. 2 Geo. V. c. 33, s. 19. Contents of notice.

20.—(1) At such meeting, or at any adjournment of it, the name and style of the company, which shall include the words “fire” and “mutual,” shall be adopted. a secretary *ad interim* appointed, a board of directors elected as hereinafter provided and some central and generally accessible place within the municipality, or within a municipality adjacent thereto, named, at which the head office of the company shall be located. Election of directors.

(2) The presence of at least twenty-five of the subscribers shall be necessary to constitute a valid meeting. Quorum of meeting.

(3) As soon as convenient after the meeting the secretary *ad interim* shall call a meeting of the board of directors for the election from among themselves of a president and vice-president, for the appointment of a secretary and a treasurer or a secretary-treasurer or a manager and the transaction of such other business as may be brought before the meeting. 2 Geo. V. c. 33, s. 20. Meeting of directors to elect president and officers.

21.—(1) Thereupon there shall be delivered to the Superintendent, certified as correct under the hands of the chairman and secretary: Certain documents to be delivered.

(a) A copy of the minutes of the meetings including all resolutions respecting the objects of the proposed company, its name or style, and the location of its head office;

(b) A copy of the subscription book;

(c) A list showing the names and addresses of the directors elected and of the officers appointed.

(2) There shall also, for verification, be produced to the Superintendent the originals of such documents. 2 Geo. V. c. 33, s. 21. Production of originals.

22. Upon the receipt by the Superintendent of the documents mentioned in section 21 he shall ascertain and determine whether the proceedings for the incorporation of the company have been taken in accordance with the provisions of this Act, and whether the subscriptions are *bona fide*, and by persons possessing property to insure, and whether the proposed name is the same as that of any existing company, or may be easily confounded therewith, or is otherwise objectionable. 2 Geo. V. c. 33, s. 22. Superintendent to ascertain correctness of proceedings.

23.—(1) If the Superintendent determines that the provisions of this Act have been complied with and that there is no reason why the company should not be incorporated he shall so report to the Minister. His report.

Certificate
of incor-
poration.

(2) Upon receipt of the report the Minister under his hand and seal of office may issue a certificate of incorporation in as many original parts as may be required, one of which shall be filed and recorded in the office of the Provincial Registrar.

Effect of
certificate
as incor-
poration.

(3) From the time of the filing of the certificate the proposed company shall become a corporation and the members of the corporation shall be the persons who for the time being are insured therein on the premium note plan, and so long as the company remains duly registered under the provisions of this Act it shall be capable of undertaking in Ontario fire insurance on the mutual plan in the terms of its license. 2 Geo. V. c. 33, s. 23.

License.

24. After the filing of the certificate the Minister may issue a license to the company to transact the kind of business specified therein for a term, not exceeding twelve months from the date of issue; and such license may from time to time be renewed for a like term. 2 Geo. V. c. 33, s. 24.

SHARE OR STOCK CAPITAL IN CASH-MUTUAL FIRE INSURANCE COMPANIES;
CONVERSION OF CASH-MUTUAL INTO JOINT STOCK COMPANIES.

Cash-mutual
company not
to be incor-
porated.

25. No cash-mutual insurance company shall hereafter be incorporated. 2 Geo. V. c. 33, s. 25.

Application
of ss. 27-32
to present
cash-mutual
companies.

26. Sections 27 to 32 shall apply only to cash-mutual fire insurance companies licensed and registered at the time of the passing of this Act. 2 Geo. V. c. 33, s. 26.

Increasing
share
capital.

27.—(1) A cash-mutual insurance company which now has a share or stock capital, with the assent of the Lieutenant-Governor in Council, may from time to time increase its share or stock capital to such an amount as he may deem expedient.

Notice of
application.

(2) Notice of any application to the Lieutenant-Governor in Council under this section shall be published in at least four consecutive issues of the *Ontario Gazette*. 2 Geo. V. c. 33, s. 27.

Subscribers
to become
shareholders
of company.

28. Every subscriber to such share capital shall, on allotment of one or more shares, become a shareholder of the company. 2 Geo. V. c. 33, s. 28.

Insurance
on cash plan
not to
constitute
membership.

29. No insurance on the wholly cash plan shall make the insured a member of the company, or liable to contribute or pay any sum to the company, or to its funds, or to any other member thereof, beyond the cash premium agreed upon, or give him any right to participate in the profits or surplus funds of the company. 2 Geo. V. c. 33, s. 29.

Dividends.

30. The net annual profits and gains of the company not including therein any premium notes shall be applied in the first place to pay a dividend on the share capital not exceeding the rate of ten per centum

per annum, and the surplus, if any, shall be applied in the manner provided by the by-laws of the company. 2 Geo. V. c. 33, s. 30; 3-4 Geo. V. c. 35, s. 3.

31.—(1) A company which has surplus assets, not including premium notes, sufficient to reinsure all its outstanding risks may be formed into a joint stock company in the manner provided by section 9, upon making application as provided by that section. When cash-mutual company may become a joint stock company.

(2) The application shall not be made until approved by the members by a vote representing at least two-thirds of the amount of the unexpired risks, and if the company has share capital by two-thirds in value of the shareholders, at an annual general meeting or at a special general meeting, and by three-fourths in number of the directors of the company in writing signed by them. Approval of members and shareholders.

(3) Notice of the intention to make the application and of the consideration thereof at such meeting shall be given by advertisement in the *Ontario Gazette* and in a newspaper published in the county or district in which the head office of the company is situate at least once a week for four successive weeks before the holding of the meeting. Notice of application.

(4) Every person who is a member of the company on the day of the meeting shall be entitled to priority in subscribing to the capital stock of the company for one month after the opening of the books of subscription in the ratio that the insurance held by him bears to the aggregate of the unexpired risks then in force. 2 Geo. V. c. 33, s. 31. Priority of members in subscribing to stock.

32. Any company formed under the provisions of the next preceding section shall be answerable for all liabilities of the company from which it has been formed, and may sue and be sued under its new corporate name, and the assets and property of the old company shall be vested in the new company from the date of its formation. 2 Geo. V. c. 33, s. 32. Vesting of assets and preservation of liabilities.

INCORPORATION OF FRIENDLY SOCIETIES.

33.—(1) No company, society, association or organization incorporated after the tenth day of March, 1890, under Chapter 172 of The Revised Statutes of Ontario, 1887, or under Chapter 211 of The Revised Statutes of Ontario, 1897, shall undertake or effect or agree or offer to undertake or effect any contract of insurance within the meaning of section 2. No friendly society formed after 10th March, 1890, to undertake insurance.

(2) Any person who acts or purports to act for any such corporation in any such contract or offer shall be guilty of an offence against this Act. Penalty.

(3) Neither the repeal by *The Ontario Companies Act* of the Acts mentioned in subsection 1 nor anything in this Act shall impair or affect the corporate existence, rights and powers of a friendly society incorporated. Existing rights, etc., of friendly societies preserved.

Rev. Stat.,
c. 178.

porated under either of those Acts which is registered under this Act nor the rights and privileges of the members thereof or their beneficiaries. 2 Geo. V. c. 33, s. 33.

Unlawful
use of
corporate
powers.

34.—(1) If it appears to the Lieutenant-Governor in Council that any body incorporated under the enactments referred to in section 33 exists or is using its corporate powers for any fraudulent or unlawful purpose, the Lieutenant-Governor in Council may suspend for a limited period, or revoke its corporate powers, and on any revocation the corporate powers shall *ipso facto* absolutely cease and determine except for the sole purpose of winding up its affairs in the manner provided in section 46.

Suspension
or revoca-
tion of.

Publication
of notice of.

(2) Notice of any such suspension or revocation shall be published in the *Ontario Gazette* and also elsewhere if the Lieutenant Governor in Council so directs.

Penalty for
undertaking
insurance
during sus-
pension or
after revoca-
tion.

(3) If during the suspension, or after the revocation of its corporate powers, any director, officer, agent, employee, or other person acting or purporting to act on behalf of the corporation undertakes any contract of insurance he shall be guilty of an offence against this Act. 2 Geo. V. c. 33, s. 34.

Applicants
to show
necessity
for incor-
poration.

35. On an application to the Registrar for incorporation as a friendly society under section 36 to 41 the applicants shall be required to show to his satisfaction the necessity for the society proposed to be incorporated, and that the granting of the application would not be contrary to the public interest. 2 Geo. V. c. 33, s. 35.

Foreign
friendly
societies;
incorpora-
tion of Pro-
vincial body.

36.—(1) Where a friendly society, registered under this Act, has its head office elsewhere than in Ontario, the Grand or other Provincial body, or the lodges or a majority of the lodges in Ontario may file with the Registrar an application for incorporation under this Act, setting forth the reasons for seeking incorporation, the proposed corporate name, and head office, and the purposes and rules of the society, and naming the persons who are to be its first trustees or managing officers, and stating the mode in which their successors are to be elected; and shall furnish such other information as the Registrar may require.

Hearing of
applications
and notice.

(2) Upon due application made, the Registrar may name a day for the hearing of the application, and such notice of the hearing shall be published in the *Ontario Gazette* and otherwise as the Registrar directs.

Certificate
of incor-
poration.

(3) If, upon the hearing, it appears to the Registrar that such incorporation ought to be granted, he shall certify in duplicate, or in as many parts as may be required, under his hand and the seal of his office, that he finds the persons mentioned therein entitled to incorporation under the name and for the purpose specified in the certificate.

Filing of
certificate.

(4) One of the original parts of the certificate shall be filed in the office of the Provincial Registrar, together with such other documents as

the Registrar by his certificate requires to be filed; and from the day of such filing the persons mentioned in the certificate and their associates and successors shall be a corporation. 2 Geo. V. c. 33, s. 36.

37. Where in the opinion of the Registrar it is necessary or expedient that an auxiliary, or local or subordinate body or branch of a registered society should be separately incorporated or separately registered, or both, or that two or more societies should be incorporated or registered as one society, the Registrar may direct the like proceedings to be taken as in the next preceding section mentioned, and the filing of his certificate in the office of the Provincial Registrar shall have the same effect as therein provided. 2 Geo. V. c. 33, s. 37.

Incorporation of auxiliary bodies.
Or societies jointly.

38. Any unincorporated lodge or body controlled by a registered society, and operated under uniform rules prescribed by the society, and not contrary to law, may, through the society, make application to the Registrar for incorporation; and if it appears to him that incorporation ought to be granted he may certify the same under his hand and the seal of his office; and the filing of his certificate in the office of the Provincial Registrar shall have the same effect as provided by section 36. 2 Geo. V. c. 33, s. 38.

Incorporation of subordinate lodges.
Registration

39. The officers of any superannuation or benefit fund authorized by law may, in the manner and by the proceedings mentioned in section 36, become incorporated. 2 Geo. V. c. 33, s. 39.

And of officers of superannuation or benefit funds.

40. Upon like proceedings and in the manner provided by section 36 incorporation may be granted:—

Incorporation of trade unions and wage-earners' societies.

(a) Where a trade union purposes to undertake contracts with its own members exclusively for any of the insurance benefits enumerated in and not prohibited by clause (c) of section 76, or contracts to furnish tools or to pay unemployed or superannuation benefits to the members;

(b) Where any organization of persons resident in Ontario consisting of not less than seventy-five members and managed and operated as a friendly society under rules conforming to this Act purposes to contract with its own members exclusively for sick benefits, not exceeding six dollars per week and a funeral benefit of not more than one hundred and fifty dollars, or either of such benefits. 2 Geo. V. c. 33, s. 40.

41.—(1) If a registered friendly society revokes the warrant or charter under which a subordinate branch or lodge is operated in Ontario, whether such branch or lodge is incorporated or not, such revocation shall be certified in duplicate by the presiding officer and the secretary of the society under the seal thereof and one of the duplicates shall be filed with the Registrar and the other with the Provincial Registrar.

Revocation of warrant to subordinate lodge.

Dissolution
of subordin-
ate lodge.

(2) The certificate from the filing thereof in the office of the Provincial Registrar shall, *ipso facto*, operate to dissolve the subordinate branch or lodge, and to vest its property, assets, funds and effects in the presiding officer and the secretary of the society and their successors in office, as trustees for the creditors and persons beneficially entitled; and the surplus, if any, after the liabilities are satisfied, shall vest in the society. 2 Geo. V. c. 33, s. 41.

Merger of
prior incor-
poration.

42. Where any society, association, union, organization or lodge already incorporated, becomes incorporated under this Act the prior incorporation shall be merged in and superseded by the later incorporation. 2 Geo. V. c. 33, s. 42.

Amalgama-
tion of
lodges.

43. A registered friendly society organized on the lodge plan may by general or special by-law provide for the method by which two or more of its subordinate branches or lodges may be amalgamated and the transfer of the liabilities and assets to the new or continuing branch or lodge may be effected. 2 Geo. V. c. 33, s. 43.

PROVISIONS APPLICABLE TO ALL PROVINCIAL INSURANCE CORPORATIONS.

Lien on
shares for
unpaid calls
or debts.

44.—(1) The company shall have a lien on the shares of any shareholder for unpaid calls or other debts due by him to the company and for any obligation held by the company against him.

Sale of
shares to
pay calls
or debts.

(2) After any call, debt or obligation becomes due the company may, upon one month's notice to the shareholder, his executors or administrators, sell his shares, or a sufficient number of them, to pay the call, debt or obligation, and may transfer the shares so sold to the purchaser. 2 Geo. V. c. 33, s. 44.

Changing
name or
head office.

45.—(1) The name of a corporation or the location of its head office may, with the approval of the Lieutenant-Governor in Council, be changed.

When
change of
name for-
bidden.

(2) The change of name shall not be made unless the Lieutenant-Governor in Council is satisfied that the company is solvent, and that the change desired is not for any improper purpose and is not otherwise objectionable.

Notice of
change.

(3) Notice of any such change shall be published in the *Ontario Gazette* and otherwise as the Superintendent directs. 2 Geo. V. c. 33, s. 45.

FORFEITURE OF CORPORATE POWERS OF COMPANIES.

Corporate
powers for-
feited by
non-user or
discontin-
uance of
business; or
suspension

46.—(1) If a company incorporated under the law of Ontario, whether under this Act or under any general or special Act, does not go into actual *bona fide* operation within two years after incorporation: or if, after a company has undertaken contracts, such company discontinues business for one year, or if its license remains suspended for one

year, or is terminated otherwise than by effluxion of time and is not renewed within the period of sixty days the company's corporate powers shall ipso facto cease and determine, except for the sole purpose of winding up its affairs; and in any action or proceeding where such non-user is alleged proof of user shall be upon the company, and the Supreme Court, upon the petition of the Attorney-General or of any person interested, may limit the time within which the company shall settle and close its accounts, and may for that purpose or for the purpose of liquidation generally appoint a receiver.

Receiver.

(2) No such forfeiture shall affect prejudicially the rights of creditors as they exist at the date of the forfeiture. 2 Geo. V. c. 33, s. 46. Rights of creditors preserved.

GOVERNMENT DEPOSITS.

47.—(1) Except mutual fire insurance companies licensed only for the insurance of farm buildings and of isolated risks, other than mercantile and manufacturing risks, and mutual live stock and mutual weather insurance companies, every company applying for a license to transact insurance shall, before the issue or the renewal of the license or of registry, lodge with the Minister the prescribed deposit, which shall be made in deposit receipts of chartered banks of Canada or in the stock or bonds of the Dominion of Canada or of Ontario, or in deposit receipts or terminable debentures of any corporation in the obligations of which trustees may under *The Trustee Act* invest trust money, and the title to such deposit shall vest in the Minister. Certain corporations to make deposits in cash or in certain securities. Rev. Stat., c. 121.

(2) This section in so far as it alters the amount of the deposit required before the 13th day of April, 1897, shall not apply to such companies as before that date made their annual report to the Department. Application of section.

(3) The initial deposit to be made by any corporation liable to make deposit before the original or initial registry shall be the sum prescribed by subsection 5. Initial deposits.

(4) Before the annual renewal of registry the amount of deposit required shall on or before the first day of July in each year be re-adjusted in accordance with the provisions of the next following two subsections. 2 Geo. V. c. 33, s. 47 (1-4). Removal and re-adjustment.

(5) If on the next preceding 31st day of December the corporation's total contingent liability or amount at risk does not exceed \$2,000,000. Deposit for contingent liability of \$2,000,000 and under.

(a) Every joint stock fire or fire and inland marine insurance company, and every life or life and accident insurance company, and every guarantee and surety company shall keep on deposit if a Provincial or Canadian company, \$25,000, and if a foreign company, \$50,000:

- (b) Every accident, or sickness and accident or automobile insurance company, if a Provincial or Canadian company, shall keep on deposit \$20,000, and if a foreign company, \$40,000;
- (c) Every Provincial mutual fire, or Provincial fire and inland marine insurance company, insuring mercantile and manufacturing risks, shall keep on deposit \$10,000, and every Provincial cash mutual fire insurance company, \$10,000;
- (d) Every live stock insurance company having share capital shall keep on deposit, if a Provincial or Canadian Company \$10,000, and if a foreign joint stock company, \$25,000;
- (e) Every insurance company mentioned in subsection 3 of section 13 shall keep on deposit, if a Provincial or Canadian company, \$10,000, and if a foreign company, \$20,000;
- (f) Every insurance company mentioned in subsection 4 of section 13 shall keep on deposit, if a Provincial or Canadian company, \$5,000, and if a foreign company, \$10,000;
- (g) Every foreign insurance company doing only the business of re-insuring fire risks undertaken by companies registered under this Act shall keep on deposit, \$10,000;
- (h) Every friendly society not being a Provincial corporation mentioned in section 72 shall keep on deposit \$5,000.
2 Geo. V. c. 33, s. 47 (5); 4 Geo. V. c. 30, s. 4 (1).

Additional
deposit for
each addi-
tional mil-
lion or
fraction.

(6) If on the preceding 31st day of December in any year the corporation's total contingent liability, or the amount of insurance in force, whether such insurance was undertaken directly or by way of re-insurance, exceeds \$2,000,000, then for each additional \$1,000,000, or fraction thereof, the corporations enumerated in the next preceding subsection shall respectively keep on deposit, by way of additional security, a sum equal to one-tenth of the initial deposit, and the additional deposit shall be in the securities mentioned in subsection 1.

Additional
deposit.

(7) Where the total amount of a company's deposit under this section amounts to twice the initial deposit then for each additional \$1,000,000 or fraction thereof at risk each further addition to the deposit shall be one twenty-fifth of the initial deposit.

Suspension
or cancella-
tion.

(8) Where the company fails to keep its deposit unimpaired as required by this section its license may be suspended or cancelled.
2 Geo. V. c. 33, s. 47 (6-8).

48. An insurance company may voluntarily make a deposit in ^{Voluntary deposit.} excess of the amount prescribed by section 47, but no part of a voluntary deposit shall be withdrawn without the sanction of the Minister. ^{Withdrawal.}
2 Geo. V. c. 33, s. 48.

49.—(1) Securities of the Dominion of Canada, or of any of the <sup>Value at which cer-
tain securi-
ties received</sup> Provinces of Canada, shall be accepted at their market value at the time when they are deposited.

(2) The other securities shall be accepted at such valuation and on <sup>Value at
which other
securities
received.</sup> such conditions as the Minister may direct.

(3) The Superintendent shall under the name of each corporation <sup>Record of
securities.</sup> keep a record of the securities deposited on its account, naming in detail the several securities, their par value, and the value at which they were received as deposit.

(4) Where the market value of any of the securities deposited <sup>Requiring
further de-
posit on
decline of
market
value.</sup> declines below the value at which they were deposited the Minister may, from time to time, require the corporation to make a further deposit so that the market value of all the securities deposited by it shall be equal to the prescribed amount.

(5) Every security, obligation or covenant, or interest in real or <sup>Securities,
etc., vested
in the Minis-
ter for time
being.</sup> personal property given, transferred to, made with, or vested in the Minister by virtue of his office shall, without any formal transfer, from time to time vest in the Minister for the time being.

(6) Where a corporation desires to substitute other securities of <sup>Substitution
of securities.</sup> the class of those mentioned in section 47 for securities deposited with the Minister, he may permit the substitution to be made. 2 Geo. V. c. 33, s. 49.

50.—(1) A deposit of any amount not less than \$5,000 may, with <sup>Voluntary
deposits by
friendly
societies.</sup> the consent of the Minister, be made by any registered Provincial friendly society; but no part of such deposit shall be withdrawn without the sanction of the Minister.

(2) Sections 51 to 61 shall not apply to registered Provincial <sup>Rights of
unmatured
policy-
holders.</sup> friendly societies; but in the case of a registered Provincial friendly society any deposit made under this Act shall not make any unmatured policy or contract of insurance a liability against the society while a going society, or against the estate of the society in a winding up or liquidation under this Act; but in such winding up or liquidation the persons assured under such unmatured policies or contracts shall be entitled to share in the surplus assets of the society as provided in subsections 8 and 9 of section 206 or subsection 7 of section 219, as the case may be. 2 Geo. V. c. 33, s. 50.

Withdrawal
of excess.

51. If at any time it appears that a company has on deposit with the Minister a sum in excess of the prescribed amount the Lieutenant-Governor in Council, upon being satisfied that the interest of the company's Provincial policyholders will not be prejudiced thereby, and upon the giving of such notice, and the taking of such other precautions as he may deem expedient, may authorize the withdrawal of the amount of such excess or such portion thereof as he deems advisable; but such withdrawal may be authorized without the giving of any notice. 2 Geo. V. c. 33, s. 51.

Withdrawal
of deposit
where com-
pany licens-
ed by Dom-
inion.

52. A company carrying on its business under license from the Dominion of Canada may, with the sanction of the Lieutenant-Governor in Council, withdraw its deposit. 2 Geo. V. c. 33, s. 52.

Any defi-
ciency of
security to
be made
good, or
license for-
feited.

53. If from the annual statements or the examination of the affairs and condition of a company it appears in the case of a life insurance company that its policy reserves and in the case of any other company that its unearned premiums in both cases in respect to risks outstanding in Ontario, together with any other liabilities in Ontario, exceed its assets in Ontario, including the deposit in the hands of the Minister, the company shall forthwith make good the deficiency, and on failure so to do its license may be suspended or cancelled, and in case of cancellation, if a Provincial corporation, its corporate powers, except for the purpose of winding up its affairs as provided by section 46, shall thereupon cease and determine. 2 Geo. V. c. 33, s. 53.

Revival of
suspended
license.

54. Where the license of a company is suspended or cancelled under the provisions of subsection 8 of section 47 or of section 53 it may be revived if the company makes good the deposit or the deficiency as the case may be to the satisfaction of the Minister. 2 Geo. V. c. 33, s. 54.

Interest on
securities
to be paid
to company.

55. So long as the conditions of this Act are satisfied and no notice of any final judgment against the company or order for its winding up or the distribution of its assets is given to the Minister the company shall be entitled to receive the interest upon the securities forming the deposit. 2 Geo. V. c. 33, s. 55.

Licenses
forfeited
by non-
payment
of claims.

56.—(1) Where an undisputed claim arising from loss insured against in Ontario remains unpaid for sixty days after having become payable, or a disputed claim after final judgment in Ontario and tender of a valid discharge remains unpaid, and written notice of such non-payment has been given to the Superintendent, the license of the company may be suspended or cancelled.

Revivor of
license
after default

(2) In case of suspension under this section the license may be revived, and the company may again transact business if within sixty days after notice to the Superintendent of the company's default such claim or judgment is satisfied.

(3) Where the company fails to pay any such undisputed claim within sixty days after it has become payable, or to pay any such judgment after tender of a valid discharge, the company's deposit may be administered in the Supreme Court. Administration of deposit.

(4) At least ten days' notice of the application for administration, stating the ground of it, shall be served upon the company and upon the Superintendent. Notice of application for administration.

(5) Where the claim accrues on the occurrence of any event and is by the terms of the contract of insurance payable on proof of such occurrence, without any stipulated delay, the notice shall not be given until after the lapse of sixty days from the time when the claim became payable. 2 Geo. V. c. 33, s. 56. When notice may be given.

57.—(1) The deposit shall be subject to administration only in respect of contracts of insurance which have for their subject property in Ontario, or the life, safety, health, fidelity or insurable interest of a resident of Ontario, or where the contract makes the payment thereunder primarily payable to a resident of Ontario. Government deposit security for certain contracts only.

(2) In case of administration the whole deposit, after the costs of administration have been provided for, shall be assets for the holders of such contracts whose rights as among themselves shall be determined as provided by subsections 4 to 6 of section 219. 2 Geo. V. c. 33, s. 57. Application of deposits in case of administration.

58. When an order for administration is made the company shall thereby become unregistered. 2 Geo. V. c. 33, s. 58. Effect of order upon registration.

59. In the case of a Provincial company, the winding up shall be deemed to have commenced under section 212 from the date of the administration order. 2 Geo. V. c. 33, s. 59. In case of Provincial company.

60. In the case of a company not being a Provincial company, upon the application of any person interested in the administration or of the Superintendent, the Master shall appoint an administrator, and in respect of the administration the Master shall have the like powers and duties as a receiver under this Act. 2 Geo. V. c. 33, s. 60. In case of extra-Provincial company.

61.—(1) A company which has ceased to transact business in Ontario and desires to obtain a return of its deposit may give written notice to that effect to the Superintendent, and shall publish in the *Ontario Gazette* a notice that it has applied to the Lieutenant-Governor in Council for the return of its deposit, calling upon all claimants, contingent or actual, who object to the return to file their objections with the Superintendent on or before a day named in the notice, which shall not be less than three months after the first publication of it. Return of deposit on ceasing to do business.

(2) Upon giving the notice to the Superintendent the company shall file with him a list of all its outstanding contracts of insurance including contracts in respect of which claims have accrued. Filing list of outstanding contracts.

Return of
deposit on
proof of dis-
charge of
contracts.

(3) After the day named in the notice, if the Minister is satisfied that the company has obtained a discharge of all such outstanding contracts, the Lieutenant-Governor in Council may direct that the deposit be returned.

Retaining
balance to
meet undis-
charged
contracts.

(4) If the Minister is not satisfied that all such contracts have been discharged the Lieutenant-Governor in Council may direct that a sufficient amount be retained to meet the contracts unprovided for and that the remainder of the deposit be returned, and thereafter from time to time as such contracts lapse or proof is adduced that they have been satisfied further return of the deposit may be directed by the Lieutenant-Governor in Council. 2 Geo. V. c. 33, s. 61.

LICENSING OF INSURANCE COMPANIES.

License
when re-
quired.

62.—(1) All insurance companies other than those mentioned in sections 69 to 75, before being registered shall obtain a license from the Minister. 2 Geo. V. c. 33, s. 62 (1).

Application,
proof re-
quired of
subscription
and pay-
ment.

(2) Before applying for license the company shall furnish to the Superintendent satisfactory evidence:—

- (a) Where the company undertakes fire, or fire and inland marine, or accident, or life, or life and accident, or sickness and accident insurance, or undertakes guarantee or suretyship insurance, that of the capital stock not less than \$300,000 has been *bona fide* subscribed, and that \$30,000 has been paid thereon;
- (b) Where the company undertakes live stock insurance with or without insurance on vehicles, that of the capital stock not less than \$150,000 has been *bona fide* subscribed, and that \$15,000 has been paid thereon;
- (c) Where the company undertakes bicycle or vehicle insurance, or plate glass insurance, that of the capital stock not less than \$12,000 has been *bona fide* subscribed, and that \$6,000 has been paid thereon;
- (d) Where the company undertakes insurance other than as mentioned in the preceding paragraphs against any loss of or damage to property from accidental causes including boiler or other explosions, or by reason of theft, housebreaking or burglary, that of the capital stock not less than \$60,000 has been *bona fide* subscribed, and that \$11,000 has been paid thereon;
- (dd) Where the company undertakes automobile insurance that of the capital stock not less than \$75,000 has been subscribed, and that \$20,000 has been paid thereon;

(e) That the amount paid on the subscribed stock has been actually and *bona fide* paid by the respective persons by whom the stock was subscribed;

(f) That the payments have been made into a chartered bank of Canada to the credit of a named trustee for the company approved by the Superintendent at some office of such bank in Ontario. 2 Geo. V. c. 33, s. 62 (2); 4 Geo. V. c. 30, s. 4 (2).

(3) Every applicant for license shall file with the Superintendent the documents mentioned in sections 9 and 21, and also the documents required of an applicant for registry; and shall before being licensed make the prescribed deposit. Documents to be filed.

(4) As soon as the company has made the prescribed deposit, and has otherwise complied with the requirements of this Act, the Minister may issue the license. When license shall issue.

(5) The license shall be in such form as may be determined by the Minister, and shall specify the business to be carried on by the company; and shall expire on the thirtieth day of June in each year, but shall be renewable from year to year. Form of license.

(6) Where a company desires to extend its business to some other branch of insurance, and has complied with the law in respect of additional deposit and otherwise, the Minister may on the report of the Superintendent issue a supplementary license authorizing the company to undertake such other branch of insurance business. Supplementary licenses.

(7) A record of the licenses and supplementary licenses shall be kept in the office of the Superintendent. 2 Geo. V. c. 33, s. 62 (3-7). Record of licenses.

63. The provisions herein enacted as to the continuance, renewal, suspension and cancellation of licenses shall apply to supplementary licenses. 2 Geo. V. c. 33, s. 63. Supplementary licenses.

64. A license shall not be granted to a company for the transaction of both fire and life insurance. 2 Geo. V. c. 33, s. 64. No license for both fire and life insurance.

65. A company incorporated elsewhere than in Canada shall not be licensed unless it shows to the satisfaction of the Minister that it has carried on successfully for a period of at least five years the business for which a license is applied for. 2 Geo. V. c. 33, s. 65. Foreign company. Proof required before license.

REGISTRATION OF INSURANCE CORPORATIONS.

Registers.

Two registers to be kept.

66. There shall be kept in the Department,

Insurance company register.

(a) A Register to be called "The Insurance Company Register," in which shall be registered the corporations mentioned in sections 68, 69, 70 and 71;

Friendly society register.

(b) A Register to be called "The Friendly Society Register," in which shall be registered the friendly societies authorized by certificate to undertake insurance contracts. 2 Geo. V. c. 33, s. 66.

Powers and duties of the Superintendent.

67. The duty of determining and distinguishing those corporations which are required to be registered and are entitled to registry, and of granting registry, shall devolve upon the Superintendent or Registrar subject to appeal as hereinafter provided. 2 Geo. V. c. 33, s. 67; 3-4 Geo. V. c. 35, s. 4.

Insurance Company Register: What Corporations may be Registered.

Right of licensees to registration.

68.—(1) A company shall, on the issue or the renewal of its license, be registered on the Insurance Company Register, without application and without additional charge and before delivery of the license, and the fact of such registration shall be indorsed thereon.

How suspended or cancelled.

(2) Suspension, cancellation or non-renewal of the license shall, *ipso facto*, operate as a suspension or cancellation of registry.

Days of grace.

(3) For the purposes of this section the license shall be deemed to be subsisting for thirty days after its expiry by effluxion of time. 2 Geo. V. c. 33, s. 68.

Dominion licensees, registration of.

69.—(1) A company licensed by the Dominion of Canada, upon application and upon proof that its license has been issued, may be registered on the Insurance Company Register.

When subsection 1 not to apply.

(2) Subsection 1 shall not apply to a company which has not made and kept up the deposit required by *The Insurance Act, 1910* (Canada).

Liability to cancellation or suspension of registry.

(3) Where a company registered under the provisions of this section contravenes any of the provisions of *The Insurance Act, 1910* (Canada), for which its license may under that Act be suspended or cancelled, such company shall be liable to have its registry under this Act suspended or cancelled.

Suspension or cancellation by Dominion, effect of.

(4) Suspension or cancellation by the Dominion of Canada of the license of any such company shall, *ipso facto*, operate as a suspension or cancellation of registry under this Act.

(5) When any such suspension is withdrawn the Superintendent ^{Reinstatement.} may reinstate the company on the register. 2 Geo. V. c. 33, s. 69.

70. Companies transacting inland or ocean marine insurance, com- ^{Registry of} panies not transacting insurance business in Ontario but investing ^{marine} surplus funds in Ontario and companies mentioned in section 102 of ^{insurance} *The Insurance Act, 1910* (Canada) may be admitted to registry. 2 ^{companies,} Geo. V. c. 33, s. 70. ^{etc.}

71. Upon due application of any underwriter of the society known ^{Lloyds, 34} as Lloyds, incorporated by the Imperial Statute, *Lloyds Act, 1871*, or ^{and 35 Vic.} upon due application of any such underwriter's broker or broker's ^{(Imp.) c. 21.} agent, such underwriter, broker or agent may be admitted to registry for the undertaking and transaction of insurance, other than life insurance, and upon such terms and conditions as the Minister may deem expedient. 2 Geo. V. c. 33, s. 71.

Friendly Society Registers: What Corporations may be Registered.

72. In addition to friendly societies registered as such at the ^{What socie-} commencement of this Act, the following shall be admissible to registry ^{ties may be} on the Friendly Society Register: ^{registered.}

- (a) A society incorporated under the provisions of sections 36, ^{Societies} 37, 39 or 40; ^{under sec-} ^{tions 36,} ^{37, 39, 40.}
- (b) A corporation not otherwise provided for in this Act which ^{Under a} has by or under the authority of an Act of the Parlia- ^{Dominion} ment of Canada an insurance and provident society or ^{Act.} association, or an insurance or guarantee fund in connection with the corporation;
- (c) A trade union in Ontario which, under the authority of its ^{Trade union} incorporating Act or charter, has an insurance or benefit ^{insurance} fund for the benefit of its own members exclusively; ^{benefit} ^{societies.}
- (d) A corporation which under the authority of an Act of the ^{Insurance} Parliament of Canada has created a fund for paying a ^{gratuity} ^{fund created} ^{by an Act} ^{of Canada.} gratuity on the happening of death, sickness, infirmity, casualty, accident, disability or any change of physical or mental condition;
- (e) An association of the civil servants or employees of the ^{Civil ser-} Dominion of Canada incorporated by or under the ^{vice associa-} authority of an Act of the Parliament of Canada. 2 Geo. ^{tions.} V. c. 33, s. 72.

73.—(1) A friendly society incorporated in another Province of ^{Societies in-} Canada which authorizes friendly societies of Ontario to transact business ^{corporated} within its limits on conditions similar to those set forth in this Act may ^{by other} be admitted to registry. ^{Provinces.}

Cases in which such societies not admissible to registry.

(2) No such society shall be admissible to registry :

- (a) Unless for five years next preceding its application for registry it has been continuously in actual operation as a solvent corporation of a Province of Canada under the law of which it was incorporated; or
- (b) If it undertakes insurance or insurance benefit contracts with persons other than its own members; or
- (c) If it insures or indemnifies against contingencies other than sickness, disability, or death, or funeral expenses, or if the sum or sums insured on the life of any one person exceed in all \$3,000; or
- (d) If it undertakes endowment insurance, or other endowment contracts, or annuities upon lives, or bond or tontine, or semi-tontine, or marriage aid contracts; or
- (e) If it has upon its books less than five hundred members in good standing; or
- (f) If it is in effect the property of its officers or collectors, or of any other person for his own benefit, or is conducted as a mercantile or business enterprise, or for the purpose of mercantile profit, or if its funds are under the control of persons or officers appointed for life and not under that of the assured; or
- (g) Unless the society provides for its contracts upon lives at least to the extent of collecting from its members premiums not less than those set out in Schedule A, and such further sum as is sufficient to provide for the expenses of management.

Proofs for registry.

(3) On proof that the society is entitled to registry, and on production of the certificate of registry of the proper officer of its own Province, if registry is required by the law of that Province, the society shall be entitled to registry upon making the prescribed deposit. 2 Geo. V. c. 33, s. 73.

Central body for Ontario or representative may be dealt with.

74.—(1) Where two or more lodges or branches of a society, though separately incorporated, are under the financial or administrative control of a central governing body in Ontario, or a duly authorized Provincial representative of the society, such governing body if incorporated or such Provincial representative of the society may, if the Registrar thinks proper, be dealt with as the society.

When central for Ontario incorporated.

(2) In the case of a friendly society incorporated elsewhere than in Ontario the central governing or controlling body in Ontario if incorporated by virtue of the law of Ontario may if the Registrar thinks proper be dealt with as the society. 2 Geo. V. c. 33, s. 74.

75. Where a *bona fide* trade union provides by its constitution, by-laws or rules for the assistance, relief or support of its members, the Registrar may, by writing, under his hand and the seal of his office, declare the organization exempt from the operation of this Act; and such declaration shall remain in force until in like manner revoked.
Trades unions. Exemptions in certain cases.
 2 Geo. V. c. 33, s. 75.

76.—(1) The following shall not be entitled to register as a friendly society:—
Reservations.

- (a) Any corporation mentioned in sections 69, 70, 71, or licensed or required by this Act to be licensed;
Corporations requiring insurance licenses
- (b) Any corporation, except those mentioned in clause (d) of section 72, having charge of, or managing, or distributing charity, or gratuities, or donations only;
Or distributing charity or gratuities only.
- (c) A corporation which undertakes or offers to undertake contracts of insurance other than with its own members exclusively, or for more than \$3,000 in respect of any one member, or any contracts of insurance with its members other than
 - (i) Insurance of the person; or
 - (ii) Contracts for the payment of mortuary or funeral benefits; or
 - (iii) Old age insurance:
- (d) A corporation in which the persons insured number less than seventy-five, or in which the insurance fund is used for the purposes of a mercantile or business enterprise, or for mercantile profit, or a society formed on the lodge system, the insurance fund of which is held other than as a trust fund for the members insured;
Or where the insured number less than 75; or insurance fund is used for gain, etc.
- (e) A society in which the persons insured do not exercise, either directly or through representatives elected for a term not exceeding three years, effective control over the insurance fund of the society; or in which the officers or other persons having the disposition, control or possession of the insurance fund are elected or appointed for a longer period than three years;
Society where control of insurance fund is not in members or their representatives elected for not more than three years.
- (f) Any corporation which undertakes contracts of insurance but is not formed exclusively for that purpose and which does not for the purposes of such contracts keep distinct and separate funds, securities, books and vouchers.
Corporation not formed exclusively for insurance.

Proviso.

(2) Clause (c) shall not apply to contracts guaranteeing the fidelity of officers, servants, or employées of the branches or subdivisions of the corporation, and shall not disentitle to registry a friendly society which before the eleventh day of March, 1890, was *bona fide* transacting exclusively with its members endowment insurance in Ontario, and which has continued so to do up to the date of application for registry. 2 Geo. V. c. 33, s. 76.

When rules must be amended.

77. Where, because of a provision in any of its rules, a society otherwise entitled to registry ought not, in the opinion of the Registrar, to be registered, it shall not be entitled to registry, until it has repealed or amended such rules in accordance with the direction of the Registrar. 2 Geo. V. c. 33, s. 77.

Head offices of Ontario societies.

78. A society incorporated under any Act of this Legislature shall not be entitled to registry unless its head office is located and maintained in Ontario and the secretary and treasurer are *bona fide* resident in Ontario. 2 Geo. V. c. 33, s. 78.

*Proceedings to Register: Duration of Registry.***Application for registry.**

79. Application for initial registry shall be made according to a form to be supplied by the Superintendent on request, and the applicant shall deliver to the Superintendent at his office the application duly completed, together with such evidence as the form by its terms requires, and shall furnish such additional information, material and evidence, and if the Superintendent deems it necessary shall give such public notice of the application as he may direct. 2 Geo. V. c. 33, s. 79.

In certain cases financial statement to accompany application.

80. The applicant, if not a corporation mentioned in sections 70 or 71, shall also deliver to the Superintendent a statement in the form required by him of the financial condition and affairs of the applicant on the 31st day of December then next preceding, or up to its usual balancing day, if such day is not more than twelve months before the delivery of the statement, and such statement shall be signed by the applicants' president and secretary or other proper officers, and shall be verified by their oath. 2 Geo. V. c. 33, s. 80.

Extra-provincial corporation. Power of attorney.

81.—(1) A corporation having its head office elsewhere than in Ontario shall, with its application for initial registry, file with the Superintendent a power of attorney executed in duplicate, appointing a resident of Ontario as its attorney or agent to receive service of notices and of process in all actions and proceedings against the corporation in Ontario, and declaring at what place in Ontario the head office or chief agency is located at which service may be effected.

Services on agent to be good service.

(2) Service upon such attorney or agent or upon an officer or clerk at such head office or chief agency shall be deemed service upon the corporation.

(3) Upon every change of attorney or agent or of the location of the head office or chief agency in Ontario, or if from any cause the power of attorney filed becomes invalid or ineffectual, notice thereof shall forthwith be given to the Superintendent and a new power of attorney filed in like manner and form. 2 Geo. V. c. 33, s. 81.

New power of attorney to be filed on change of attorney or head office.

82.—(1) The Superintendent shall cause to be entered on the proper register the name of every corporation admitted to registry, the date of registry, the term for which the registry is to endure, the place where the head office is located, the name and address of the chief agent, and the class of insurance for which the corporation is registered.

Recording registry; entries on register.

(2) If during the term the registry is suspended, revived, revoked, or cancelled the date of and authority for the suspension, revivor, re-vocation or cancellation shall be entered on the register.

Entry of suspension, revivor, cancellation, etc.

(3) The Superintendent shall issue under his hand and the seal of his office a certificate of registry setting forth that the corporation is registered for the term and for the purposes stated in the certificate.

Contents of certificates of registry.

(4) The term shall begin on the date of registry and shall end not later than the 30th day of June following, but in the case of the corporations mentioned in sections 69, 70 and 71 the term of registry shall end not later than the 30th day of April following the date of registry. 2 Geo. V. c. 33, s. 82.

Commencement and end of term of registry.

83. Notwithstanding failure to comply with the provisions of this Act within the prescribed time the Superintendent may, upon payment of the prescribed fee, grant an interim certificate of registry or extend the currency of a subsisting certificate. 2 Geo. V. c. 33, s. 83.

Interim certificate.

Proof of Registry and of Other Matters: Notice Under the Act.

84.—(1) The Superintendent shall cause to be published in the *Ontario Gazette*, in July of each year, a list of the corporations which are registered at the date of the list; and shall cause notice of the registry of a corporation not theretofore registered and notice of suspension or cancellation or revivor of registry to be given by publication in the *Ontario Gazette*.

Evidence of registry; semi-annual list to be published.

(2) A certificate under the hand and seal of office of the Superintendent that on a stated day the corporation or person mentioned therein was or was not registered under this Act, or that any corporation or person was originally admitted to registry, or that the registry of any corporation or person was renewed, suspended, revived, revoked, or cancelled on a stated day shall be *prima facie* evidence of the facts stated in the certificate.

Certificate of Superintendent as evidence as to registry, etc.

(3) A certificate of the filing of any document by this or by any former Insurance Act required to be filed in the office of the Provincial Registrar or of the Superintendent or Deputy Superintendent shall be

And of other officers.

prima facie evidence of the filing if signed or purporting to be signed by the Deputy or Assistant Provincial Registrar or by the acting Deputy or Assistant or by the Superintendent or Deputy Superintendent as the case may be.

Books, etc.,
of corpora-
tion as
evidence.

(4) The books, accounts and documents of a corporation and the entries in the books of its officers or receiver or liquidator shall be *prima facie* evidence of the matters to which they relate as against the corporation, or any of its branches or lodges, and as between any of the branches or lodges, or their respective members, and as between contributories or alleged contributories, and in a winding up as between an alleged debtor or contributory and the corporation. 2 Geo. V. c. 33, s. 84.

How notice
may be
given to
corporation.

85.—(1) Subject to Statutory condition 7, delivery of any written notice to a corporation for any of the purposes of this Act, where the mode thereof is not otherwise expressly provided, may be by letter delivered at the chief office of the corporation in Ontario, or sent by registered post addressed to the corporation, its manager or agent at such chief office, or in any other manner to an authorized agent of the corporation.

Notice by
corporation.

(2) Subject to Statutory condition 15, any notice given by a corporation for any of the purposes of this Act, when the mode thereof is not otherwise expressly provided, may be given in the case of a member or person insured by mailing it to his post office address given in his original application for insurance or otherwise notified in writing to the corporation; and in the case of a shareholder by mailing the notice to his post office address as appearing in the register of shareholders. 2 Geo. V. c. 33, s. 85.

Oaths.

86. Any oath required by this Act to be taken may be administered and certified to by the Superintendent or Deputy Superintendent or by any person authorized to administer oaths in Ontario. 2 Geo. V. c. 33, s. 86.

SUSPENSION OR CANCELLATION OF REGISTRY: BRINGING ACTION: APPEALS FROM SUPERINTENDENT.

Cancellation
of registry.

87.—(1) Upon proof of the happening of any of the following events and after notice to the corporation where the Superintendent deems notice necessary or proper he may cancel the registry of the corporation:—

(a) The repeal or the expiry without renewal of its charter, instrument of association, or deed of settlement, or of its Act of incorporation; or

(b) The revocation of its corporate powers; or

- (c) The cancellation, or the expiry without renewal of the license or other document of authority by which the corporation was authorized to exercise its corporate powers for the transaction of insurance; or
- (d) The passing of a resolution by the corporation for its winding up; or
- (e) The making of an order by any Court for the winding up of the corporation.

(2) Upon proof of the happening of any of the following events ^{Suspension of registry.} and after notice to the corporation, where the Superintendent deems notice necessary or proper, he may suspend the registry of the corporation:—

- (a) The suspension of the license or other document of authority by which the corporation was authorized to exercise its corporate powers for the transaction of insurance; or
- (b) The suspension of the corporate powers of the corporation.
2 Geo. V. c. 33, s. 87.

88. Upon proof that registry or a certificate of registry was obtained by fraud or mistake, or that a corporation exists or is using ^{Suspension or cancellation for fraud, insolvency, etc.} its corporate powers for any fraudulent or unlawful purpose, is insolvent or is on the eve of insolvency, or has wilfully contravened any of the provisions of this Act, or has ceased to exist, the registry of the corporation may, after notice to the corporation, where the Superintendent deems notice necessary or proper, be suspended or cancelled, subject to appeal as provided in section 92. 2 Geo. V. c. 33, s. 88.

89.—(1) No action shall be brought for the recovery of money ^{When action may be brought under contract.} payable under a contract of insurance until the expiration of sixty days after proof, in accordance with the provisions of the contract, of the loss or of the happening of the event upon which the insurance money is to become payable or such shorter period as may be prescribed by any enactment regulating the contracts of the corporation or as may be fixed by the contract of insurance.

(2) After such sixty days or shorter period any person entitled ^{Beneficiary, assignee, etc., of contract may sue in his own name.} as beneficiary or by assignment or other derivative title to the insurance money, and having the right to receive the same and to give an effectual discharge therefor may sue for the same in his own name, any rule, stipulation or condition to the contrary notwithstanding.

(3) If a corporation disputes a claim it shall give notice in writing ^{Notice of dispute.} to that effect to the claimant and to the Superintendent within such period. 2 Geo. V. c. 33, s. 89.

Suspension
of registry
for non-pay-
ment, etc.

90.—(1) If notice of dispute is not given and the claim is not paid within such period, or if the claim is disputed and judgment is recovered thereon, and is not satisfied, the Superintendent, upon proof of non-payment, may suspend the registry of the corporation.

Revivor.

(2) If within sixty days after notice of the suspension the corporation shall have paid all undisputed claims and final judgments in full the Superintendent, upon proof of such payment, may revive the registry of the corporation and issue his certificate of such revivor, and unless such proof is furnished before the expiration of such period he shall cancel the registry of the corporation. 2 Geo. V. c. 33, s. 90.

Decision of
the Superin-
tendent.

91.—(1) Every decision of the Superintendent refusing, suspending, cancelling, or reviving registry shall be in writing, and notice thereof shall be forthwith given to the corporation.

Certified
copy of.

(2) The corporation or any person interested shall be entitled, upon payment of the prescribed fee, to a certified copy of the decision.

Stenogra-
phic report
of evidence.

(3) The evidence and proceedings in any matter before the Superintendent may be reported by a stenographer who has taken an oath before the Superintendent to faithfully report the same. 2 Geo. V. c. 33, s. 91.

Appeals.

92.—(1) The corporation or any person who deems himself aggrieved by a decision of the Superintendent may appeal therefrom to a Divisional Court.

Time for
setting
down.

(2) The appeal shall be set down for argument at the first sittings of a Divisional Court which commences after the expiration of 30 days from the decision complained of.

Practice and
procedure
thereon.

(3) The practice and procedure upon and in relation to the appeal shall be the same as upon an appeal from a judgment of a Judge of the Supreme Court, in an action. 2 Geo. V. c. 33, s. 92.

No registry
where name
misleading
or objection-
able.

93. Before a license is issued or a company is admitted to registry the Superintendent shall be satisfied that the corporate name of the company is not that of any other known company incorporated or unincorporated, or any name liable to be confounded therewith or otherwise on public grounds objectionable. 2 Geo. V. c. 33, s. 93.

RIGHT OF SUPERINTENDENT TO ACCESS TO BOOKS, ETC.

Superinten-
dent to have
access to
corpora-
tion's books,
etc.

94. The Superintendent, or any person authorized under his hand and seal of office, shall at all reasonable times have access to all such books, securities, and documents of a corporation as relate to its contracts of insurance, and any officer or person in charge, possession, custody or control of such books, securities or documents who refuses or neglects to afford such access shall be guilty of an offence against

this Act and the corporation shall be liable to have its registry suspended; and, in case of continued refusal or neglect to afford such access, shall be liable to have its registry cancelled. 2 Geo. V. c. 33, s. 94.

SPECIAL AUDIT.

95.—(1) Upon proof to the satisfaction of the Superintendent that the accounts of a corporation have been materially and wilfully falsified, or that for eighteen consecutive months there has been *no bona fide* audit of its books and accounts, or if there is filed in the office of the Superintendent a requisition for audit bearing the signatures, addresses and occupations of at least twenty-five members or shareholders of the corporation, or of claimants or persons entitled to claim, or having insurable interests under contracts of the corporation, and alleging in a sufficiently particular manner to the satisfaction of the Superintendent specific fraudulent or illegal acts, or the repudiation of contracts or insolvency, the Superintendent may appoint one or more accountants who shall, under his direction, make a special audit of the books and accounts and report thereon in writing verified upon oath to the Superintendent.

(2) Where an audit is requested the persons requesting it shall, with their requisition, deposit with the Superintendent security for the costs of the audit in a sum not exceeding \$300, and where the facts alleged in the requisition appear to the Superintendent to have been partly or wholly disproved by the audit he may pay the costs thereof partly or wholly out of the deposit.

(3) The corporation, its officers and servants shall facilitate the making of such special audit so far as it is in their power, and shall produce for the inspection and examination by the person so appointed such books, securities and documents as he may require.

(4) Subject to the provisions of subsection 2 the expense of such special audit shall be borne by the corporation, and the auditor's account, when approved in writing by the Superintendent, shall be paid by the corporation forthwith.

(5) Subject to appeal as hereinafter provided the Superintendent, upon proof of the fact, may cancel or suspend the registry of a corporation which fails to comply with the provisions of section 105, or refuses to permit an audit provided for by this Act to be made, or obstructs an auditor in the performance of his duties. 2 Geo. V. c. 33, s. 95.

96. Every trustee, director, officer, manager, agent, collector, auditor or employee of a corporation, or of any of its branches or lodges, who knowingly makes or publishes, or assists in making or publishing, any wilfully false statement of its financial affairs, or who makes or assists in making any untrue entry in any book of record

or account, or who refuses or neglects to make any proper entry therein, or to exhibit the books, vouchers, securities and documents, or to allow the same to be inspected or audited either for the general purposes of the corporation or for the purposes of this Act, and extracts to be taken therefrom, shall be guilty of an offence, and upon summary conviction shall be liable to imprisonment for a term not exceeding twelve months. 2 Geo. V. c. 33, s. 96.

Report of
special
auditor.

97.—(1) If the report made by the special auditor appears to the Superintendent to disclose any fraudulent or illegal act on the part of the corporation, or a repudiation of its contracts or insolvency, the Superintendent shall notify the corporation and furnish it with a copy of the report, and shall allow two weeks for a statement in reply to be filed with him.

Superinten-
dent's de-
cision.

(2) Upon consideration of the report and of the statement in reply, and of such further evidence as he may require, the Superintendent may, subject to appeal as hereinbefore provided, suspend or cancel the registry of the corporation and shall give his decision in writing. 2 Geo. V. c. 33, s. 97.

UNREGISTERED CORPORATIONS AND ILLEGAL CONTRACTS.

No unreg-
istered cor-
poration to
undertake
insurance.

Rev. Stat.,
c. 184.

98.—(1) No insurance other than contracts of guaranty undertaken by a company registered under *The Loan and Trust Corporations Act* shall be transacted or undertaken in Ontario except by a corporation duly registered under this Act, and no corporation shall transact or undertake in Ontario any business not specified in its certificate of registry.

Civil ser-
vice fund
of Canada.

(2) Subsection 1 shall not apply to a superannuation or insurance or annuity fund, managed or controlled by the Government of Canada or of Ontario, for the benefit of the civil service thereof.

What
deemed
to be
undertaking
insurance.

(3) Any person who sets up or causes to be set up any sign containing the name of a corporation, or who distributes or publishes or causes to be distributed or published any proposal, circular, card, advertisement, printed form or like document in the name of a corporation, or who makes, or causes to be made, any written or oral solicitation on a corporation's behalf, or who collects or takes, or causes to be collected or taken, any premium of insurance on a corporation's behalf, shall be deemed to offer to undertake or effect a contract of insurance within the meaning of this section. 2 Geo. V. c. 33, s. 98 (1-3).

Printing of
words "As-
sessment
System."

(4) Every application, contract, or instrument, and every circular, advertisement or publication soliciting insurance of the person, issued or used in Ontario for the purposes of assessment insurance, shall bear the words "Assessment System" printed or stamped in large type at the head thereof. 2 Geo. V. c. 33, s. 98 (4); 3-4 Geo. V. c. 35, s. 5.

(5) Where any advertisement, letter head, account or other document issued, published or circulated by a registered corporation or by any of its officers, agents or employees, purports to state the capital of the corporation, it shall state separately, ^{Statements as to capital.}

(a) The authorized capital;

(b) The capital actually and in good faith subscribed;

(c) The capital actually and in good faith paid up.

(6) Every person who in contravention of subsection 1 undertakes or effects or agrees or offers to undertake or effect any contract of insurance or who contravenes subsection 4 or subsection 5 shall incur a penalty of not less than \$20 nor more than \$200 recoverable under *The Ontario Summary Convictions Act*; and in case of a second or any subsequent conviction shall be liable to imprisonment for any term not exceeding six months. ^{Penalty, Rev. Stat., c. 90.}

(7) The burden of proving registry shall be upon the corporation or person charged. ^{Burden of proof.}

(8) One-half of any fine imposed under the authority of this section shall, when received, belong to His Majesty and the other half to the prosecutor. 2 Geo. V. c. 33, s. 98 (5-8). ^{Application of fines.}

99. Every offence against this Act committed by a corporation or by a branch or lodge of a corporation shall be deemed to have been also committed by every officer of the same who by virtue of his office is bound to fulfil any duty whereof such offence is a breach, or if there is no such officer, then by every member of the Committee of Management of the same unless it is proved that he attempted to prevent the commission of such offence, and every default under this Act which is an offence if continued shall constitute a new offence in each week during which such default continues. 2 Geo. V. c. 33, s. 99. ^{Offence by corporation to be an offence by officers thereof; if continued default to constitute new offence.}

99a.—(1) The word “agent” in this section shall include an acknowledged agent, sub-agent or any person, firm or corporation who shall in any manner transact the business of insurance by negotiating for, or placing risks, or delivering policies, or collecting premiums, but shall not include the officers and salaried employees of any company who do not receive commissions. ^{Agent's certificate meaning of “Agent.”}

(2) No agent shall act for any company in Ontario unless he has fully complied with the provisions of this section and has procured an agent's certificate of authority from the superintendent of insurance. ^{Agent not to act without certificate.}

(3) An agent's certificate of authority shall be issued only to a bona fide resident of Ontario who is an authorized agent for a licensed or registered company upon application filed with the superintendent, in such form as the superintendent shall prescribe, and each such certi- ^{Issue and term of certificate.}

ificate shall expire on the 30th day of September of the calendar year in which the same shall have been issued, but may be renewed on due application to the superintendent.

Evidence
of issue of
certificate
and of
authority
of agent.

(4) The superintendent shall file in his office evidence of his issuance of every such certificate to an agent, together with evidence of such agent's authority from the registered company for whom he is to act.

Transfer
of agent
to another
corporation.

(5) An agent having received a certificate of authority may act as agent for any company licensed or registered in Ontario during the term of such certificate.

Fee.

(6) The fee payable in respect of each certificate or renewal shall be \$3.

Accepting
business
from unau-
thorized
agent.

(7) No corporation, nor any officer, agent or employee of a corporation shall accept from any person except the insured or a duly authorized agent, any application or proposal for a policy of insurance.

Revocation
of certifi-
cate.

(8) The agent's certificate of authority may be revoked by the superintendent if after due investigation he determines that the holder of such certificate has violated any of the provisions of this Act or has been guilty of a fraudulent act, and no person whose certificate of authority is so revoked shall be entitled to a certificate of authority under this section for one year after such revocation, and if the revocation is appealed against and affirmed, it shall date from the decision of the superintendent.

Penalty.

(9) Any person who contravenes any of the provisions of this section shall be guilty of an offence and shall incur a penalty not exceeding \$200, and not less than \$20, recoverable under *The Ontario Summary Convictions Act*, and in case of a second or any subsequent conviction shall be liable to imprisonment for any term not exceeding six months.

Rev. Stat.,
c. 90.

Reciprocal
legislation
in other
provinces.

(10) When by virtue of reciprocal legislation any other legislature in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Ontario, the superintendent of insurance may endorse as valid for Ontario the like certificates issued under the authority of such legislature.

Application
of section.

(11) The provisions of this section shall not apply to purely mutual fire or weather mutual insurance companies licensed by Ontario, or to organizers of friendly societies registered under this Act.

Commence-
ment of
section.

(12) This section shall take effect from and on the first day of September, 1914. 4 Geo. V. c. 30, s. 5.

UNDERWRITERS' AGENCY.

99c.—(1) No policy of insurance covering loss by fire on property situated in the Province shall be issued through any underwriters' agency or underwriters' company which issued a policy in its own name for another principal, or guaranteeing or managing company unless such principal or guaranteeing or managing company is registered to transact business in Ontario and unless such underwriters' agency or underwriters shall have obtained from the superintendent a license to issue contracts of insurance. Registration and license of underwriters' agency.

(2) Every policy of insurance issued by any such underwriters' agency or underwriters' company must bear the name of the principal, guaranteeing or managing company in a prominent and conspicuous manner, such policy form to be approved by the superintendent. Name of principal company to appear on policy.

(3) Every company registered under this Act which carries on any of its business or issues any policy of insurance through an underwriters' agency, company or corporation shall, in addition to the information required to be given, file a return of the business transacted by the said underwriters' agency, company or corporation up to the 31st day of December in each and every year on a form to be prescribed by the Superintendent of Insurance. Return of business.

(4) The license year shall commence on the 1st day of May and end on the 30th day of April. 4 Geo. V. c. 30, s. 6.

BROKERS' LICENSES FOR BUSINESS WITH UNREGISTERED FOREIGN CORPORATIONS.

100.—(1) Where the Minister is of opinion that insurance or sufficient insurance of property cannot be obtained with registered insurers at ordinary or reasonable rates of premium he may from time to time, by license made for a term not in any case extending beyond the next ensuing 30th day of June, authorize an insurance broker named in such license, hereinafter in this section called the licensee, to effect such insurance with insurers approved by the Minister not registered under this Act, and not transacting business in Ontario other than such as is transacted under the authority of a license issued under this section. License in certain cases for effecting insurance with unregistered insurers.

(2) The licensee before transacting business under the license shall furnish to the Superintendent security to his satisfaction in the sum of not less than \$5,000 that he will faithfully comply with all the requirements of this Act. Security to be given by licensee.

(3) The license shall in respect of insurance effected thereunder exempt the licensee, the insurer and such insurance from the operation of section 98. License exempts from penalties.

Additional deposit to be made on notice.

(4) The Minister may at any time require a licensee to increase the amount of the security, and notice of such requirement may be sent by registered post addressed to the licensee at the address stated in the license, and if the licensee fails to comply with the requirement within eight weeks after the mailing of such notice the license shall *ipso facto* be cancelled.

Suspension or cancellation of license for cause.

(5) For non-compliance by the licensee with any of the requirements of this Act or for any other cause shown to the satisfaction of the Minister he may at any time, by notice in writing, which may be given as provided by the next preceding subsection, suspend or cancel the license.

Application for insurance under this section.

(6) The licensee shall, in the case of every insurance to be effected under this section, obtain from the person applying for such insurance a dated statement, signed by the applicant, describing the property to be insured, its location and the amount of insurance desired; also stating that there is no insurer in Ontario registered for the transaction of that kind of insurance: or that application was previously made for such insurance to named insurers registered under *The Ontario Insurance Act* and that a premium at the rate stated in the application per \$100 for a specified term was offered to them, but that no insurance or only a stated part of the insurance so applied for was granted by such insurers.

Separate account to be kept of insurances.

(7) Every licensee shall keep a separate account of all insurances effected by him under his license in a book or books in the form prescribed by the Superintendent.

Books, applications, etc., to be open to inspection.

(8) Such book and the applications and statements mentioned in subsection 6 shall at all times be open to the Superintendent or to any officer of the Department.

Monthly returns to be made by licensee.

(9) Within ten days after the end of each calendar month every licensee shall make to the Superintendent a return in the form and manner by him prescribed of the particulars of all insurances effected under this section by the licensee during such month; and such return shall be verified by the oath of the licensee.

Premiums received by licensee to be reported to Department.

(10) In respect of all premiums on insurance effected under a license the licensee shall pay to the Department such taxes as would be payable if such premiums had been received by a registered insurance company; and the licensee shall, in respect of such premiums, report to the Superintendent from time to time as by him required.

Release of deposit.

(11) On it being shown to the satisfaction of the Minister that all insurances effected under this section are no longer in force, or have been reinsured, the licensee shall be entitled to a release or cancellation of his security.

(12) For each license issued under this section a fee of \$25 shall be payable to the Department, but where the term for which the license is to be issued does not exceed six months the fee shall be \$12.50. ^{License fee.}
 2 Geo. V. c. 33, s. 100.

REINSURANCE BY REGISTERED CORPORATION.

101. Nothing in this Act shall prevent a registered insurance company, which has lawfully effected a contract of insurance upon property in Ontario, from re-insuring the risk or any portion thereof with any insurer transacting business out of Ontario and not registered under this Act. ^{Re-insurance permitted with certain unregistered persons.}
 2 Geo. V. c. 33, s. 101.

BOOKS: PERIODICAL AUDIT: INVESTMENTS: VALUATION OF LIABILITIES:
 FINANCIAL STATEMENTS: INVESTMENT OF FUNDS.

(For special audit see section 95.)

102.—(1) Every registered corporation except those mentioned in subsection 1 of section 69 shall keep such a classification of its contracts, and such registers and books of account as may be prescribed by the Superintendent; and if at any time it appears to him that such books are not kept in such a way as to show properly the affairs and standing of the corporation he may appoint an accountant to audit such books under his direction, and to give such instructions as will enable the officers of the corporation to keep them correctly. ^{Books as may be directed by Superintendent. Rectification when necessary.}

(2) The expense shall be borne by the corporation and shall not exceed \$5 per day and necessary travelling expenses, and the account shall, when approved under the hand of the Superintendent, be paid by the corporation forthwith. ^{Expense of audit.}
 2 Geo. V. c. 33, s. 102.

103.—(1) Where the corporation has a share capital the books required by the next preceding section shall include a stock register in which transfers of shares shall be accurately registered, and which shall at all reasonable times be open to examination by any shareholder and the Superintendent. ^{Transfer register.}

(2) The entries in such register shall include the following particulars: the number of shares transferred, the amount paid up on them, the names and addresses of the transferor and the transferee, the date of the transfer and the date of confirmation by the directors. ^{Contents.}
 2 Geo. V. c. 33, s. 103.

104. Insurance companies which are required to make a deposit shall cause to be kept a policy register in which all policies issued by the corporation shall be entered, distinguishing those for which the deposit is answerable under section 57. ^{Separate record for contracts secured by deposit.}
 2 Geo. V. c. 33, s. 104.

105.—(1) The officers of every Provincial corporation shall at least once in every year have a *bona fide* audit of its books of record and account made by at least two competent auditors. ^{Annual audit.}

- Auditors and qualification.** (2) Every auditor shall be a qualified accountant, not holding or having held within two years prior to his becoming auditor any other office or employment under the corporation.
- Remuneration.** (3) The auditors shall be elected and their remuneration determined at a general meeting.
- Term of office.** (4) An auditor shall hold office for not more than two years but shall be eligible to reappointment.
- Suspension of auditor.** (5) The directors or executive officers may, by a vote of two-thirds of the members present, suspend an auditor for incapacity, misconduct or negligence, such suspension to remain in force until the next general meeting.
- Vacancy of office of auditor.** (6) If the office of auditor becomes vacant between general meetings the directors or executive officers may fill the vacancy until the next general meeting. 2 Geo. V. c. 33, s. 105.
- Summary statement.** **106.**—(1) Every Provincial corporation shall furnish to each shareholder or member at least two weeks before its annual meeting a summary statement in a form approved by the Superintendent, showing as the result of such audit the corporation's assets, liabilities, receipts and expenditures, and the state of its insurance funds as they appear in the statement mentioned in section 108, and a copy of such summary statement signed and certified by the president and by the manager or secretary and by the auditors shall be filed in the office of the Superintendent with the statement required by section 108. 2 Geo. V. c. 33, s. 106 (1); 3-4 Geo. V. c. 35, s. 6.
- Statement in official journal of friendly society.** (2) Where a copy of the official newspaper or journal of a friendly society containing the statement is sent to a member the statement shall be deemed to be furnished to him within the meaning of subsection 1.
- How distributed in the case of friendly societies.** (3) Instead of furnishing such statement to each member the society may transmit to each lodge or branch, for the information and use of its members, at least ten copies of the statement; and one copy shall be kept posted up at the head office of the society in a place accessible and convenient to the members until at least one month after the posting up of the next succeeding statement, and one copy shall be kept on record and shall be accessible to the members.
- Fire insurance companies.** (4) In the case of fire insurance companies, other than those transacting purely non-hazardous mutual business, a copy of such summary statement shall be published in a newspaper published in the county or district in which the head office of the company is located on or before the fifteenth day of February in every year and proof of publication shall be filed with the Superintendent on or before the fifth day of March next following, in default of which the Superintendent shall cause such publication to be made at the expense of the company.

(5) No statement purporting to show the financial condition of any Provincial corporation which differs from the statement filed with the Superintendent shall be published or circulated. 2 Geo. V. c. 33, s. 106 (2-5). ^{No different statement to be published.}

107. In the case of an insurance corporation licensed under section 62 every contract of annuity upon life and every unmatured policy or contract of life, including endowment, or tontine, or semi-tontine insurance, required to be valued for a true showing of the corporation's liabilities shall be valued as provided by Schedule C. 2 Geo. V. c. 33, s. 107. ^{Valuing annuities, etc., in statement of liabilities.}

108.—(1) The presiding officer and the manager or secretary of every registered insurance corporation except those mentioned in sections 69, 70 and 71 shall prepare and file annually with the Superintendent as hereinafter prescribed, on a printed form to be furnished by him on application, a sworn statement of the financial condition and affairs of the corporation. ^{Annual statement to the Registrar.}

(2) In case of fire insurance companies other than those transacting a purely non-hazardous mutual business, the statement shall show as a liability the unearned premiums on all cash business in force on the 31st day of December then last past, and shall not show as assets unpaid balances owing by agents or by other companies which are over three months due or bills receivable on account of the same. ^{Statements of fire insurance companies.}

(3) In the case of a company transacting any form of guarantee insurance the statement shall show as a liability the unearned premiums on unexpired contracts computed *pro rata* as at the date of the statement. ^{Statements of guarantee companies.}

(4) A corporation refusing or neglecting to file such statement, or to make prompt and explicit answer to any inquiries at any time put by the Superintendent touching the corporation's contracts or financial affairs, or which contravenes any of the provisions of section 106, shall be liable to suspension of registry. ^{Consequences of failure to file statement or furnish information.}

(5) A friendly society may include in its annual statement a valuation, made by an actuary and verified by his oath, of any or all of the contingent liabilities of the society; and the Registrar may in his annual report publish an abstract of such valuation as part of the society's statement. ^{Statement of contingent liabilities of friendly society.}

(6) In the case of a registered Provincial licensee such statement shall be prepared annually on the first day of January, or within one month thereafter, and shall be filed with the Superintendent on or before the first day of February then next ensuing. ^{Statements of Provincial licensees, when to be delivered.}

(7) In the case of a registered friendly society such statement shall be prepared annually on the first day of January or within one month thereafter and shall be filed with the Registrar on or before the first day of March then next ensuing. ^{Statements of friendly societies, when to be delivered.}

- Copy of summary statement. (8) With such statement the corporation shall file a certified copy of the summary statement required by section 106.
- Penalty. (9) For every contravention of this section, the person in default shall incur a penalty of \$50 for each day's default, but not exceeding in the whole \$1,000, recoverable under *The Ontario Summary Convictions Act*.
- Rev. Stat., c. 90.
- Superintendent's annual report. (10) From the statements so filed the Superintendent shall in each year cause to be prepared, printed and distributed a report for the year ending on the 31st day of December next preceding, and such report shall include a list of registered insurance corporations. 2 Geo. V. c. 33, s. 108.
- Statements that financial standing or in writing that the registry of an insurance corporation or the printing or publication of its annual statement in the report of the Superintendent or in any other publication of the Department is a warranty or guarantee of the financial standing of the corporation or of its actual actuarial solvency. **109.**—(1) It shall be unlawful for any person to represent orally or in writing that the registry of an insurance corporation or the printing or publication of its annual statement in the report of the Superintendent or in any other publication of the Department is a warranty or guarantee of the financial standing of the corporation or of its actual actuarial solvency.
- Penalty. (2) For every contravention of subsection 1 the person offending shall incur a penalty of not less than \$200 or more than \$500, recoverable under *The Ontario Summary Convictions Act*.
- Rev. Stat., c. 90.
- Prescribed powers of investment not enlarged. (3) Where the constitution or rules of a corporation, branch or lodge prescribe the securities in which its funds shall be invested, nothing in this section shall enlarge the power of investment. 2 Geo. V. c. 33, s. 109 (1-3).
- Power to hold real estate. (4) Subject to its constitution or rules, any corporation registered under this Act, or any branch or lodge thereof, may hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business, and when so authorized by the Lieutenant-Governor in Council, may acquire or construct a building larger than is required for the transaction of its business, and may lease any part of such building not so required, and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the corporation, branch or lodge shall sell any such last mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the uses of Ontario. 3-4 Geo. V. c. 35, s. 7.
- Loans to and from directors, etc., forbidden. (5) No insurance corporation, branch or lodge shall contract with any of its auditors, trustees, directors, or executive officers for any loan or credit, or borrowing of money, except in the case of a life insurance company, where a loan may be made on the security of its own policies.
- Exception.

(6) Where the trustees, directors or executive officers of an insurance corporation, or of a branch or lodge thereof, make an investment of any of the corporation's money not authorized by law, or lend any money of the corporation, or transfer the beneficial ownership of any of its property or assets to any one of themselves, or to any auditor, all of those who voted in favour of or assented to the investment, loan or transfer, shall be personally liable jointly and severally to repay or restore the money, property or assets so invested, loaned or transferred with interest and if the Court so determines also with rests.

Liability of directors, etc., assenting to illegal investments.

(7) An action for the recovery of such money, property or assets may at any time be brought by a member or shareholder of the corporation on behalf of himself and all other members and shareholders, and all trustees, directors or executive officers may be made defendants; and the burden of proof that he did not vote for or assent to the investment, loan or transfer shall be on every such defendant.

Action for recovery of money illegally disposed of.

(8) If, in the opinion of the Court, the plaintiff has proved that the investment, loan or transfer was not authorized by law he shall be entitled to his costs out of the funds of the corporation, and the corporation shall have the right to recover such costs from the defendants personally or from such of them as the Court may determine. 2 Geo. V. c. 33, s. 109 (5-8).

Costs payable in first instance by corporation.

110. Where, on or after the 14th day of April, 1892, a friendly society having its head office elsewhere than in Ontario had or has in the charge, possession, custody, or power of officers or agents resident in Ontario a reserve fund or funds for the security or assistance of members of the society, such fund or funds shall be deemed to be a fund held in trust for members in the jurisdiction of such officers or agents, and they shall be deemed and shall continue to be trustees of such fund or funds until other trustees thereof resident in Ontario are appointed by competent authority; and such trust fund or funds or as much thereof as from time to time shall remain unexpended shall be invested as provided by subsection 1 of section 111. 2 Geo. V. c. 33, s. 109 (9).

Reserve funds held in Ontario.

111.—(1) The surplus insurance funds and the reserve fund of a Provincial insurance corporation or of a branch or lodge thereof shall be loaned or invested in the name of the corporation, branch or lodge in

Permissible investments.

(a) Any securities in which, under *The Trustee Act*, trustees may invest trust funds, but not including debenture stock;

Rev. Stat., c. 121.

(b) Debentures of any municipal or school corporation in Canada; and

subject to the approval of the Lieutenant-Governor in Council,

(c) In terminating debentures of companies registered under *The Loan and Trust Corporations Act*, or of incorporated

Rev. Stat., c. 184.

companies which have, in the Dominion of Canada, for at least five consecutive years been actually supplying gas, water, heat, light, power, or electricity to the public or to any municipal corporation; or of steam, electric or street railway or telegraph or telephone companies in actual operation in Canada, but loans upon the security of, or the investment in the debentures of any of the companies mentioned in this clause shall not in the aggregate exceed one-fifth of the paid-up capital of the company.

Deposit of
uninvested
money.

(2) Any uninvested money shall be kept on deposit in the name of the corporation, branch or lodge in a post-office savings bank, or in a chartered bank of Canada, or with a loan company registered under *The Loan and Trust Corporations Act*. 2 Geo. V. c. 33, s. 110.

Rev. Stat.,
c. 184.

Persons in
service of
corporation
to furnish
security.

112.—(1) Every officer or person appointed or elected to any office concerning the receipt, safe-keeping or proper application of money shall furnish security for the just and faithful execution of the duties of his office according to the by-laws or rules of the corporation, and any person entrusted with the performance of any other service may be required to furnish similar security, and the securities so furnished and then subsisting shall be produced to the auditors at the annual audit.

Minimum
in case of
Provincial
companies.

(2) In the case of Provincial insurance companies the security given by the treasurer or other officer having charge of the money of the company shall not be less than \$2,000. 2 Geo. V. c. 33, s. 111.

Books of
account and
record to be
the property
of the
corporation.

113.—(1) The books used by any auditor, officer, collector or agent for verifying or recording money received for the corporation, branch or lodge shall be the property of the corporation, branch or lodge, and none of the foregoing persons or any solicitor, counsel or other person shall have in them or in any other of the books of account or record of the corporation any ownership or proprietary right, or any right of lien upon them.

Penalty.

(2) Any person who withdraws, withholds or detains any of such books from the possession or control of the trustees, directors or executive officers, or from the receiver or liquidator of the corporation, branch or lodge shall be guilty of an offence and the procedure and penalty shall be as in the case of a contravention of section 98. 2 Geo. V. c. 33, s. 112.

Delivery up
of books
after de-
cease or
bankruptcy
of officer.

(3) If a person appointed or elected to an office entrusted with and having in his possession books, money, securities, documents or other property or effects belonging to the corporation, branch or lodge, or relating thereto, dies, resigns, vacates his office or becomes incapacitated by mental or physical debility, or becomes bankrupt or insolvent, his legal representative or any other person having them in his possession or custody shall within fifteen days thereafter deliver the same

to such person as the trustees, directors or executive officers may appoint. 2 Geo. V. c. 33, s. 113.

DIRECTORS—GENERAL PROVISIONS.

(All Provincial Insurance Companies.)

114. Sections 115 to 120 shall apply to all Provincial corporations registered on the Insurance Company Register. 2 Geo. V. c. 33, s. 114. Application of sections 115 to 120.

115.—(1) The directors may from time to time appoint a manager, secretary, treasurer, and such other officers, agents or assistants as they may deem necessary, prescribe their duties and fix their compensation or allowances, and shall prescribe the amount of and take such security from them as is required by this Act for the faithful performance of their respective duties. Appointment of manager and other officers.

(2) The directors may also, subject to the provisions of this Act, adopt a table of rates, premiums or premium notes, as the case may be, and vary such table from time to time, and may also prescribe the maximum amount of any risk to be undertaken. Table of rates. Maximum risk.

(3) In the case of all insurance corporations heretofore or hereafter incorporated by or under the authority of this Legislature a regular meeting of the directors shall be held at least once in every three months, and oftener if necessary, for transacting the business of the corporation, and a special meeting may at any time be held on the call of the President or acting President, upon at least three days' notice in writing, stating the business for which the special meeting is called. Meetings of the board.

(4) The directors shall keep a record of their proceedings in a book to be known as the Minute Book of the corporation in which also shall be entered the proceedings of all general meetings of the shareholders or members. 2 Geo. V. c. 33, s. 115. Minute book.

116.—(1) The directors may pass by-laws respecting the funds and property of the corporation, the duties of the officers, agents and assistants thereof, the effectual carrying out of the objects contemplated by this Act, the holding of the annual and other meetings, and all such other matters as appertain to the business of the corporation and are not contrary to law, and may from time to time alter and amend such by-laws, except where the repeal would affect the rights of others than the shareholders or members of the corporation or is prohibited by this Act. Power as to by-laws. Exception.

(2) Every by-law shall be in writing and under the corporate seal, and shall be entered in a book called the By-law Book, and unless and until amended or repealed by the directors or amended or annulled by a general meeting of the shareholders or members or disallowed by the Superintendent shall be deemed to be a by-law of the corporation. By-laws of board to bind company.

Filing with
Department.

(3) A copy of every by-law certified by the manager or secretary to be a true copy shall be filed with the Superintendent within seven days after the passing thereof.

Disallow-
ance.

(4) A by-law may be disallowed by the Superintendent within one month after it is filed.

Notice of.

(5) Notice of such disallowance shall be forthwith given to the corporation. 2 Geo. V. c. 33, s. 116.

General
powers.

117. The directors shall superintend and have the management of the funds and property of the corporation, and of all matters relating thereto and not otherwise provided for. 2 Geo. V. c. 33, s. 117.

Re-insur-
ance of
risks.

118. The directors may make arrangements with any other registered corporation for the re-insurance of risks on such conditions with respect to the payment of premiums thereon as may be agreed upon. 2 Geo. V. c. 33, s. 118.

Borrowing
powers.

119.—(1) The directors may issue debentures or promissory notes for the loan of money, and may borrow money thereon for any term not exceeding twelve months, and on such conditions as they may deem proper, and may renew the same from time to time for any such term, and the whole of the assets of the corporation, including premium notes, shall be liable for the payment of the same at maturity, but no such debenture or promissory note shall be for a less sum than \$100.

Limitation
of, in case of
mutual and
cash-mutual
companies.

(2) In the case of a mutual or cash-mutual insurance company the amount of all the debentures and promissory notes at any one time outstanding shall not exceed one-fourth of the amount remaining unpaid upon its premium notes. 2 Geo. V. c. 33, s. 119.

REMUNERATION OF DIRECTORS.

Remunera-
tion of
directors.

120. At any annual general meeting of the shareholders or members of a corporation, or at any special general meeting thereof, if such purpose was clearly expressed in the notice of the special general meeting, it shall be lawful to enact by-laws for the remuneration of the directors, and a certified copy of every such by-law shall, within seven days after its passing, be filed with the Superintendent. 2 Geo. V. c. 33, s. 120.

FAILURE TO ELECT DIRECTORS.

Provision
in case of
failure to
elect direc-
tors on
proper day.

121. If an election of directors is not made on the day on which it ought to have been made the company shall not for that cause be dissolved, but the election may be held on a subsequent day, at a meeting to be called by the directors or as otherwise provided by the by-laws of the company, and in such case the directors then in office shall continue to hold office until their successors are elected. 2 Geo. V. c. 33, s. 121.

MUTUAL AND CASH-MUTUAL COMPANIES: THEIR INTERNAL MANAGEMENT.

122. Sections 123 to 153 shall apply only to mutual and cash-Application of secs. 123-153.
mutual fire insurance companies and to mutual live stock and mutual
weather insurance companies. 2 Geo. V. c. 33, s. 122.

1. Admission and withdrawal of members.

123. The company may insure on the premium note plan any Premium note-plan.
property within the scope of the company's license, and the maker
of the premium note shall from the date of the acceptance of the risk
by the company be a member of it. 2 Geo. V. c. 33, s. 123. Membership.

124. Subject to section 125 every member shall be liable in respect Liability of members.
of any loss or other claim or demand against the company to the
extent of the amount unpaid upon his premium note and no more.
2 Geo. V. c. 33, s. 124.

125. Any member may with the consent of the directors withdraw Members withdrawing.
from the company upon such terms as the directors may lawfully pre-
scribe; and upon such withdrawal his policy shall be cancelled, but
he shall nevertheless be liable to be assessed for and to pay his pro-
portion of the losses, expense and reserve to the time of cancelling
the policy, and on payment of the amount then payable he shall be
entitled to a return of his premium note. 2 Geo. V. c. 33, s. 125.

2. General Meetings.

126.—(1) A meeting of the shareholders and members for the Annual meeting for election of directors.
election of directors shall be held within the first two months of every
year at such time and place as may be prescribed by the by-laws of
the company.

(2) Before the election the statement mentioned in section 106 Annual statement.
for the year ending on the previous thirty-first day of December shall
be presented and read. 2 Geo. V. c. 33, s. 126.

127.—(1) Notice of every annual, general or special general meet-Notice of annual or special meetings.
ing of the company shall be sent by post to every shareholder and
member and shall be published in a newspaper published at or near
the place where the head office is located at least two weeks previous
to the day of the meeting.

(2) The directors may convene a general meeting of the company Power of directors.
at any time. 2 Geo. V. c. 33, s. 127.

128.—(1) A member of the company shall be entitled at all Voting powers of members.
meetings of the company to the number of votes in proportion to the
amount of insurance held by him, according to the following scale:
Under \$1,500, one vote; \$1,500 to \$3,000, two votes; and \$3,000 or
over, three votes: but no member shall be entitled to vote while in
arrear for any assessment or fixed payment due by him to the company.

Where policy made to two or more persons.

(2) Where a policy on the premium note plan is made to two or more persons one only shall be entitled to vote, and the right of voting shall belong to the one first named on the register of policy holders if he is present, and if not present to the one who stands second and so on.

Cash-mutual companies with share capital.

(3) Where the company is a cash-mutual company and has a share capital every shareholder shall be entitled to the same number of votes as he would be entitled to if the company had been incorporated under *The Ontario Companies Act*. 2 Geo. V. c. 33, s. 128.

Rev. Stat., c. 178.

Right of mere applicants.

129. No applicant for insurance shall be competent to vote or otherwise take part in the company's proceedings until his application has been accepted by the directors. 2 Geo. V. c. 33, s. 129.

3. *Directors, Qualifications, Election, etc.*

Qualification of directors.

130.—(1) No person shall be eligible to be or shall act as a director unless he is a member of the company and insured therein for the time he holds office.

(a) In the case of a live stock insurance company to the amount of \$200 at least: and

(b) In the case of every other company to the amount of \$800 at least.

Where company has a share capital.

(2) Where the company has a share capital at least two-thirds of the directors shall also be holders of shares each to the amount of not less than \$1,000 upon which all calls have been paid.

Representation of corporations.

(3) The President or a Director of a corporation which has the qualification which would qualify an individual to be a director shall be eligible to be a director of the company.

Representation of partnerships.

(4) Where a partnership has the qualification which would qualify an individual to be a director of the company one member of the partnership shall be eligible to be a director of the company. 2 Geo. V. c. 33, s. 130.

Number of directors.

131.—(1) The board shall consist of six, nine, twelve or fifteen directors, as shall be determined by resolution passed at the meeting held under section 19.

Increase or decrease in number, how made.

(2) The number of directors may from time to time be increased or decreased if so determined at a special general meeting of the company called for the purpose, or at an annual general meeting, if notice in writing of the intention to propose a by-law for that purpose at such annual general meeting is given to the secretary of the company at least one month before the holding of the meeting; but the increased or decreased number of directors shall in any such case be six, nine, twelve or fifteen.

(3) Where such a notice has been given to the secretary that fact shall be stated in the notice of the annual general meeting. Notice of proposed change.

(4) With the copy of the by-law filed with the Superintendent there shall be filed a list of the directors elected thereunder certified under the hands of the chairman and secretary of the meeting. Copy of resolution and list of directors to be filed. 2 Geo. V. c. 33, s. 131.

132. One-third of the directors shall retire annually in rotation, and at the first meeting of the directors, or as soon thereafter as possible, it shall be determined by lot which of them shall hold office for one, two or three years respectively, and the determination shall be entered on the minutes of the meeting. Retirement of directors in rotation. 2 Geo. V. c. 33, s. 132.

133. At every annual general meeting thereafter one-third of the total number of directors shall be elected for a period of three years, to fill the places of the retiring directors, who shall be eligible for re-election. Annual election to fill vacancies. 2 Geo. V. c. 33, s. 133.

134. The manager of the company, although he has not the qualification required by section 130, may be a director of the company and may be paid an annual salary under a by-law passed as provided by section 120. Manager may be a director. His salary. 2 Geo. V. c. 33, s. 134.

135.—(1) No agent, or paid officer, or officer of the bankers of the company, or person in the employment of the company, other than the manager, shall be eligible to be elected as a director or shall interfere in the election of directors. Certain persons not eligible as directors.

(2) Nothing herein shall apply to a person receiving applications for insurance, or taking to his own use the customary application, survey or policy fee, not exceeding \$1.50 in respect of any one policy, or prevent a director from so doing. Fees of director taking application. 2 Geo. V. c. 33, s. 135.

136.—(1) The election of directors shall be held and made by such shareholders and members as attend for that purpose in their proper persons, or in the case of a corporation or partnership by a person authorized in writing to represent it. Election of directors.

(2) The election shall be by ballot. Ballot.

(3) If two or more members have an equal number of votes, that less than the whole number to be elected appear to have been chosen directors by a majority of votes, the members present shall proceed to ballot until it is determined which of the persons so having an equal number of votes shall be the director or directors. Case of a tie at an election.

(4) The directors shall at their first meeting after any such election elect by ballot from among themselves a president and vice-president, and the secretary shall preside at such election. Election of president and vice-president. 2 Geo. V. c. 33, s. 136.

Interim
vacancies
in office.

137. If a vacancy occurs among the directors during the term for which they have been elected by death, resignation, ceasing to have the prescribed qualification, insolvency, or by absence without previous leave of the directors, from three successive regular meetings which shall, *ipso facto*, create such vacancy, the vacancy, in the case of a board limited to six directors, shall be filled, and in the case of a board limited to a number of directors exceeding six, may be filled, until the next annual general meeting, by any person duly qualified chosen by a majority of the remaining directors as soon as may be after the vacancy occurs, and at the next annual general meeting the vacancy shall be filled for the portion of the term still unexpired. 2 Geo. V. c. 33, s. 137.

Quorum of
directors.

138.—(1) Three directors shall constitute a quorum for the transaction of business, and in the case of an equality of votes at any meeting the question shall pass in the negative.

Recording
dissent.

(2) A director disagreeing with the majority at a meeting may have his dissent recorded with his reasons therefor. 2 Geo. V. c. 33, s. 138.

4. Premium Notes and Assessments.

Company
may accept
premium
notes.

139.—(1) The company may accept the premium note of the assured for insurance, and may undertake contracts in consideration thereof, and such notes shall be assessable for the losses, expenses and reserve of the company in the manner hereinafter provided.

Nothing
but notice
to appear
on same
paper.

(2) Nothing except the notice provided for by section 150 shall be written upon the same paper upon which a premium note is written and a violation of this section shall render the premium note absolutely void. 2 Geo. V. c. 33, s. 139.

Minimum
rates.

140. The rate to be charged or taken by way of premium note for insuring first-class isolated non-hazardous property shall not be less than one dollar per one hundred per annum, and the minimum rate of insurance upon other property shall be increased relatively with the increased risk according to the nature of such property; but a rate less than \$1 per \$100 of the amount insured per annum may be charged or taken when and so long as the total amount at risk exceeds \$2,000,000, and the total assets of the company do not fall below two per centum of the total amount at risk, or so long as the company keeps on deposit with the Minister the full amount prescribed by this Act. 2 Geo. V. c. 33, s. 140.

Part pay-
ment may
be demanded
at the time
of applica-
tion for
insurance.

141.—(1) The directors may demand in cash a part or first payment on the premium note at the time of the application for insurance, and such first payment shall be credited upon the premium note or against future assessments, but not more than sixty per centum of any premium note shall be paid in cash at the time of the application or of effecting the insurance.

(2) Instead of requiring the whole of the first payment to be made in cash at the time of the application for insurance, the directors may make the same payable in annual instalments, the first of which shall be payable at the time of the application for insurance, and the remaining instalments shall be respectively payable on the first day of each subsequent year of the term of insurance.

First payment on premium note may be made in annual instalments.

(3) Such annual instalments may be known and described as "the first (or second, or as the case may be) fixed payment."

Numbered.

(4) Non-payment of any fixed payment subsequent to the first shall forfeit the insurance if the fixed payment remains unpaid for thirty days after notice of its non-payment has been mailed to the person by whom it is payable, directed to his post office address given in the original application, or otherwise given in writing to the company, or if such fixed payment is not made when it becomes due where thirty days' notice in writing of its becoming payable has been so given.

When non-payment of subsequent premiums to effect forfeiture.

(5) On every premium note taken for insurance by a mutual fire insurance company incorporated after the first day of June, 1904, there shall be payable at the commencement of each year of insurance a fixed sum amounting to at least one-fifth of one per centum of the sum insured; and the premium note shall, as to the residue thereof, be subject to assessment by the directors. 2 Geo. V. c. 33, s. 141.

In case of mutual fire companies, fixed sums, to be paid annually.

142.—(1) All premium notes shall be assessed by the directors at such intervals from their respective dates for such sums as they may determine, and for such further sums as they may deem necessary and as are authorized by this Act, for losses, expenses and reserve during the currency of the policies for which such notes were given, and in respect of which they are liable to assessment; and every member of the company who has given a premium note shall pay the sums from time to time payable by him to the company during the continuance of his policy in accordance with the assessment, and the assessment shall become payable in thirty days after notice thereof has been mailed to the member who has given the premium note, directed to his post office address, given in the original application, or otherwise given in writing to the company.

Assessment on premium note.

Notice to be given of the assessment.

(2) If the property insured has been mortgaged by the member and the company has assented to the mortgage it shall be necessary that the notices mentioned in subsection 4 of section 141 and subsection 1 of this section be also mailed to the mortgagee if his post office is known to the company. 2 Geo. V. c. 33, s. 142.

When mortgagee to be notified.

143.—(1) If an assessment is not paid within thirty days after notice mailed as provided by section 142 the contract of insurance in respect of which the assessment has been made shall be null and void as to all claim for loss occurring during the time of non-payment; but the contract shall be revived when the assessment has been paid unless the secretary gives notice to the contrary to the person assessed in the manner in this Act provided.

Policy void, if assessment or note is not paid within thirty days; Revivor by subsequent payment.

Assured's
liability.

(2) Nothing herein contained shall relieve the assured from his liability to pay the assessment or any subsequent assessments, nor shall he be entitled to recover the amount of any loss or damage which happens to property insured under the contract while the assessment remains due and unpaid, unless the directors determine otherwise.

Requisites
of notice of
assessment.

(3) A notice of assessment so mailed shall be sufficient if it states the register number of the contract, the period over which the assessment extends, the amount of the assessment, the time when and the place where it is payable. 2 Geo. V. c. 33, s. 143.

Assessment,
how propor-
tioned.

144. Subject to the provisions of section 140 the assessment shall always be in proportion to the amount of the premium notes, but where a company alters its premium note rate and still holds in respect of subsisting contracts premium notes at the prior rate the company, as between the respective premium notes so differing in rate may make and levy such differential assessments as will in risks of the same amount and of the same class of hazard equalize the cost of insurance to the makers of the respective premium notes. 2 Geo. V. c. 33, s. 144.

Return of
premium
note after
insurance
ended.

145. On the expiration of forty days after the term of insurance has ended the premium note given for the term shall be null and void, except as to the first payment or fixed payments remaining unpaid, and as to lawful assessments of which the prescribed written notice has been given to the maker of the premium note during the currency of the policy or within such period of forty days, and on the expiration of such period the premium note shall, upon application therefor, be given up to the maker, provided all liabilities with which the premium note is chargeable have been paid. 2 Geo. V. c. 33, s. 145.

Company
may sue for
assessments
on premium
notes.

146. If, for thirty days after notice of an assessment so mailed a member who has given a premium note refuses or neglects to pay the assessment the company may sue for and recover the same with costs of suit, and such proceeding shall not be a waiver of any forfeiture incurred by such non-payment. 2 Geo. V. c. 33, s. 146.

Evidence
of amount
due to the
company.

147. Where an action is brought to recover the assessment the certificate of the secretary of the company, specifying the assessment and the amount due on the note in respect of such assessment shall be *prima facie* evidence thereof in any Court. 2 Geo. V. c. 33, s. 147.

Reserve
fund.

148. The company may form a reserve fund, to consist of all moneys which remain on hand at the end of each year after payment of ordinary expense and losses, and for that purpose may make an annual assessment not exceeding ten per centum on the premium notes held by the company, and the reserve fund may from time to time be applied by the directors to pay off such liabilities of the company as may not be provided for out of the ordinary receipts for the same or any succeeding year. 2 Geo. V. c. 33, s. 148.

Annual
assessment.

How
applied.

149. If there is a loss on property insured the directors may retain the amount of the premium note until the time has expired for which insurance has been made, and at the expiration of such time the assured shall have the right to demand and receive such part of the retained sum as has not been assessed for. 2 Geo. V. c. 33, s. 149.

Directors may retain amount of premium notes.

150. Any action upon any premium note or for an assessment thereon cognizable in a division court may be entered, tried and determined in the court for the division wherein the head office or any agency of the company is located, where and where only within the body of such note, or across the face thereof, there was at the time of the making of it printed in conspicuous type, and in ink of a colour different from any other in or on such note, the words following: "Any action which may be brought or commenced in a Division Court in respect or on account of this note, or any sum to be assessed thereon, may be brought and commenced against the maker hereof in the Division Court for the division wherein the head office or any agency of the company is located." 2 Geo. V. c. 33, s. 150.

Actions in division courts where brought.

151. No premium note shall create a lien upon the land on which the insured property is situate. 2 Geo. V. c. 33, s. 151.

Premium notes not to create lien on land.

152.—(1) A registered cash-mutual fire insurance company may effect insurance upon the cash-premium plan, for a period not exceeding three years, on farm and other non-hazardous property, and for one year or less on any other class of property, but the amount of premiums received on cash insurances in any one calendar year shall not exceed four times the amount which the company has then on deposit with the Minister.

Powers of incorporated companies to insure on the cash-premium principle.

(2) If at any time the amount of such premiums exceeds the amount authorized by subsection 1 the company shall at once increase its deposit to an amount sufficient to warrant the excess, and in default the Minister may suspend or cancel its license.

When deposit must be increased.

(3) All the property and assets of the company, including premium notes, shall be liable for all losses under contracts of insurance for cash premiums. 2 Geo. V. c. 33, s. 152.

What funds liable for losses.

5. Executions Against Mutual and Cash-Mutual Companies.

153.—(1) No execution shall issue against a mutual or cash-mutual company upon a judgment until after the expiration of sixty days from the recovery thereof, but this section shall not apply to a judgment recovered on a contract of insurance where more than sixty per centum of the premium, or premium note, was paid in cash at the time of the insurance or the application therefor.

When execution upon judgment against company.

(2) A Judge of the Supreme Court or the Master in Chambers, after the recovery of a judgment against the company, upon the application of the judgment creditor and upon notice to the company, may

When order may be made for issue.

inquire into the facts, and if he finds that more than sixty per centum of the premium note was paid in cash at the time of the insurance, or upon the application therefor, he may direct that execution be issued forthwith upon such judgment. 2 Geo. V. c. 33, s. 153.

GENERAL PROVISIONS RELATING TO CONTRACTS OF INSURANCE.

Application
of sections
155 to 158

154. Except where otherwise provided sections 155 to 158 shall apply to every contract of insurance. 2 Geo. V. c. 33, s. 154.

Contracts to
be deemed
made in
Ontario.

155.—(1) Where the subject-matter of a contract of insurance is property or an insurable interest in property within Ontario, or is a person domiciled or resident therein, the contract of insurance, if signed, countersigned, issued or delivered in Ontario or committed to the post office or to any carrier, messenger or agent to be delivered or handed over to the assured, his assign or agent in Ontario, shall be deemed to evidence a contract made therein, and the contract shall be construed according to the law thereof, and all moneys payable under the contract shall be paid at the office of the chief officer or agent in Ontario of the insuring corporation in lawful money of Canada.

Idem.

(2) This section shall have effect notwithstanding any agreement, condition or stipulation to the contrary. 2 Geo. V. c. 33, s. 155.

Terms, etc.,
of contracts
invalid un-
less set out
in full.

156.—(1) Subject to the provisions of section 193 all the terms and conditions of the contract of insurance shall be set out in full on the face or back of the policy or by writing securely attached to it when issued, and unless so set out no term of the contract or condition, stipulation, warranty or proviso modifying or impairing its effect shall be valid or admissible in evidence to the prejudice of the assured or beneficiary.

Cost of
renewal
receipt.

(2) Whether the contract does or does not provide for its renewal but it is renewed by a renewal receipt it shall be a sufficient compliance with subsection 1, if the terms and conditions of the contract were set out as provided by that subsection and the renewal receipt refers to the contract by its number or date.

What re-
gard to be
given to
proposal.

(3) The proposal or application of the assured shall not as against him be deemed a part of or be considered with the contract of insurance except in so far as the Court may determine that it contains a material misrepresentation by which the insurer was induced to enter into the contract.

Case of con-
tract by a
friendly
society.

(4) A registered friendly society instead of setting out all the terms and conditions of the contract in the instrument of contract may indicate therein by particular references those articles or provisions of the constitution, by-laws or rules which contain the material terms of the contract not set out in the instrument of contract, and the society, at or prior to its delivery, shall also deliver to the assured a copy of the constitution, by-laws and rules therein referred to.

(5) No contract of insurance shall contain or have endorsed upon it, or be made subject to, any term, condition, stipulation, warranty or proviso, providing that such contract shall be avoided by reason of any statement in the application therefor, or inducing the entering into of the contract by the corporation, unless such term, condition, stipulation, warranty or proviso is limited to cases in which such statement is material to the contract, and no contract shall be avoided by reason of the inaccuracy of any such statement unless it is material to the contract.

Contract not to be invalidated by erroneous statement in application unless material.

(6) The question of materiality in any contract of insurance shall be a question of fact for the jury, or for the Court if there is no jury; and no admission, term, condition, stipulation, warranty or proviso to the contrary contained in the application or proposal for insurance, or in the instrument of contract, or in any agreement or document relating thereto shall have any force or validity.

Materiality, how decided.

(7) Nothing in this section shall impair the effect of the provisions of sections 194 to 201. 2 Geo. V. c. 33, s. 156.

Proviso.

157. Every corporation shall furnish to the assured upon request a true copy of his application or proposal for insurance. 2 Geo. V. c. 33, s. 157.

Copy of proposal to be furnished to assured.

158.—(1) Where several actions are brought for the recovery of money payable under a contract of insurance the Court may consolidate or otherwise deal therewith so that there shall be but one action for and in respect of all the claims made in such actions.

Consolidation of actions for insurance money.

(2) Where an action is brought to recover the share of one or more infants all the other infants entitled, or the trustees, executors, or guardians entitled to receive payment of the shares of such other infants, shall be made parties to the action, and the rights of all the infants shall be determined in one action.

Where infants are entitled to insurance money.

(3) In all actions where several persons are interested in the insurance money the Court or Judge may apportion among the persons entitled any sum directed to be paid, and may give all necessary directions and relief.

Apportionment of sums directed to be paid.

(4) In an action commenced in a Division Court or a County or District Court for any insurance or benefit alleged to be payable to the assured or any beneficiary, assignee, representative or guardian, when the insurance or benefit claimed is in the nature of an annuity, or other periodical or recurring payment, so that the present or capitalized value of the insurance or benefit amounts or may amount to a sum beyond the jurisdiction of the Court, the action may upon the application of the defendant be removed into the Supreme Court upon such terms and conditions as to costs and otherwise as the Court may direct.

Action for annuity or recurring payment.

When payee
is domiciled
or resident
abroad.

(5) Where the person entitled to receive money due and payable under any contract of insurance, except insurance of the person, is domiciled or resides in a foreign jurisdiction and payment, valid according to the law of such jurisdiction, is made to such person, such payment shall be valid and effectual for all purposes. 2 Geo. V. c. 33, s. 158.

Effect of
delivery of
policy or
receipt for
premium.

159.—(1) Where the contract of insurance has been delivered it shall be as binding on the insurer as if the premium had been paid, although it has not in fact been paid, and although delivered by an officer or agent of the insurer who had not authority to deliver it.

Right of
insurer in
respect of
unpaid
premium.

(2) The insurer may sue for the unpaid premium and may deduct the same from the amount for which he may become liable under the policy or contract of insurance.

Section to
prevail over
agreement.

(3) This section shall have effect notwithstanding any agreement, condition or stipulation to the contrary.

Where note
or cheque
for premium
not paid.

(4) Where the premium is paid by a cheque or a promissory note and the cheque is not paid on presentation or the promissory note at maturity the contract shall at the option of the insurer be void. 2 Geo. V. c. 33, s. 159.

GUARANTEE INSURANCE.

Contracts
of Title
Insurance.

160.—(1) Every contract of title insurance shall be in writing, and in addition to the other requirements prescribed by this Act shall expressly limit the liability of the insurer to a sum stated in the contract.

Questions
as to valid-
ity of title.

(2) If any question arises as to the validity of the title insured, or as to the liability of the insurer, the insurer or the assured or any person entitled to proceed in right of either may by application have such question determined as provided in *The Vendors and Purchasers' Act* in the case of vendors and purchasers. 2 Geo. V. c. 33, s. 160.

Rev. Stat.
c. 122.

Special
power re-
quired to
transact
title or
credit
insurance.

161. No guarantee company incorporated under this Act shall undertake or transact title insurance or credit insurance unless expressly empowered to do so by the Letters Patent of incorporation. 2 Geo. V. c. 33, s. 161.

INSURANCE OF THE PERSON.

1. *General provisions applicable to all insurers.*

Application
of secs.
163 to 190.

162. Sections 163 to 190 shall apply to insurance of the person. 2 Geo. V. c. 33, s. 162.

"Heirs,"
"legal
heirs," or
"lawful
heirs,"
meaning of.

Rev. Stat.
c. 119.

163.—(1) In insurance of the person, "heirs," "legal heirs" or "lawful heirs" shall in a contract of insurance mean and include all the lawful surviving children of the assured and also the wife or husband if surviving the assured, or where the assured died without lawful surviving children and unmarried it shall mean those persons entitled to take according to *The Devolution of Estates Act*.

(2) This section shall in the case of an assured dying after the 19th day of March, 1910, apply to insurance of the person effected on or before the 13th day of April, 1897 and to all such insurances thereafter effected. 2 Geo. V. c. 33, s. 163. Application of section.

164.—(1) Where the money payable by way of premiums, dues or assessments not being the initial premiums, dues or assessments under a contract, is unpaid, the assured or any beneficiary under the contract, or the executors, administrators or assigns of the assured or of any beneficiary may, within thirty days from and including the first day on which the money is due, pay, deliver or tender to the company at its head office, or at its chief agency in Ontario, or to the company's collector or authorized agent, the sum in default. Days of grace for payment of premiums.

(2) The payment, delivery or tender may be by sending the money in a registered letter, and it shall be deemed to have been paid, delivered or tendered at the time of the delivery and registration of the letter at a post office in Ontario. Transmission of premium by registered post.

(3) On such payment, delivery or tender, the contract shall be *ipso facto* revived notwithstanding any agreement or stipulation to the contrary. Effect of payment during days of grace.

(4) Such thirty days shall run concurrently with the period of grace or credit if any allowed by the insurer for the payment of a premium or an instalment of premium. Statutory period to be concurrent with days of grace.

(5) This section shall not extend the time allowed by subsection 1 of section 188 for the payment of contributions or assessments. 2 Geo. V. c. 33, s. 164. Assessments by benefit societies.

165.—(1) Subject to the provisions of section 89 and of subsections 2 to 9, notwithstanding any agreement, condition or stipulation to the contrary, any action or proceeding against the insurer for the recovery of any claim under the contract of insurance may be commenced at any time within one year next after the cause of action arose and not afterwards. Limitation of actions.

(2) Where death is presumed from the person on whose life the insurance is effected not having been heard of for seven years any action or proceeding may be commenced within one year and six months from the expiration of such period of seven years, but not afterwards. Where death is presumed.

(3) Where the death of the person on whose life the insurance is effected is unknown to the person entitled to claim under the contract an action or proceeding may be brought within one year and six months after the death becomes known to him but not afterwards, but where the death is presumed as mentioned in subsection 2 this subsection shall not entitle the claimant to bring an action or proceeding after the time mentioned in that subsection. Where death becomes known.

Where
action pre-
maturely
brought.

(4) Where an action or proceeding brought within the prescribed period fails because of its having been prematurely brought, and on that ground only, the plaintiff shall be entitled to bring a new action or proceeding at any time within the prescribed period or within six months after the final determination of the first action or proceeding.

Obtaining
declaration
of presump-
tion of
death.

(5) Where a claim is made against an insurer on the ground that the person on whose life the insurance is effected is presumed to be dead by reason of his not having been heard of for seven years, and his death is the sole issue between the parties other than disputes as to the persons entitled, such insurer may, before or after action brought, upon at least ten clear days' notice served on the claimant or his solicitor, apply to a Judge of the Supreme Court in Chambers for a declaration as to the presumption of the death.

Application
to Judge.

Finding
of Judge.

(6) If the Judge is satisfied that a presumption of death has been established he shall so find and his finding shall, subject to appeal, be binding and conclusive upon all parties interested as establishing the presumption of death, and he may make such order as to the payment of the insurance money as he may deem just.

Effect of
payment.

(7) The payment by the insurer as so ordered shall discharge him from all liability under the contract of insurance.

Powers
of Judge.

(8) Where the Judge declares that the presumption of death has not been established he may make such other order as he may deem just.

Stay of pro-
ceedings.

(9) Unless otherwise ordered by the Judge the application shall operate as a stay of any pending action based upon such presumption. 2 Geo. V. c. 33, s. 165.

Error in age
not to void
contract,
but benefit
to abate.

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purpose of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract.

Proviso.

(2) Where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.

(3) If the error includes a fractional part of a year exceeding a ^{Fractional part of} half year such fractional part shall be computed as a whole year, but ^{a year.} if the fractional part does not exceed a half year it shall be disregarded in the computation.

(4) Where by the terms and for the purposes of the contract, the ^{Computation of the additional years.} age was taken to be greater than the actual age the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.

(5) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, ^{Right to adjust error at any time before maturity of contract.} nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected or of any premium paid or to be paid.

(6) For the purposes of this section "premium" shall mean the ^{"Premium."} net annual premium as shown in or deduced from the Hm. Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum. 2 Geo. V. c. 33, s. 166 (1-5).

(7) Subject to the provisions of the previous subsections of this ^{Notice to insured that age is material and that proof is required.} section, every corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and that evidence that the age stated in the application is the true age of the insured will be required before the policy is paid; and such notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.

(8) Subsection 7 shall not apply to contracts issued under the ^{Not to apply to industrial insurance.} industrial plan.

(9) Subsection 7 shall not apply to a registered friendly society, ^{Friendly societies may publish in official journal.} provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all certificates issued by the society, and upon all receipts or pass-books issued to the members.

(10) Upon failure of a corporation to comply with the provisions ^{When age to be deemed admitted.} of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age. 3-4 Geo. V. c. 35, s. 8.

Retrospective application.

(11) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made. 2 Geo. V. c. 33, s. 166 (6).

Valuation tables.

167. To facilitate the use of the said Hm. Tables for any of the purposes of this Act such tables may be taken as they appear in any published edition or collection of standard actuarial or valuation tables, or in the appendices to the detailed reports of 1905 and 1906 of the Inspector of Insurance and Registrar of Friendly Societies printed by order of the Assembly. 2 Geo. V. c. 33, s. 167.

Suicide shall not render contestable an incontestable policy unless so stated.

168. Where a contract of insurance provides in terms or in effect that the contract shall be indisputable or incontestable it shall not be disputable or contestable on the ground that the assured committed suicide unless in express terms it is so stipulated by the contract and is so stated in the application on which the contract is founded. 2 Geo. V. c. 33, s. 168.

Insurable interest necessary to support contract.

169—(1) It shall be necessary for the validity of a contract of insurance that the beneficiary under it, if he is not the person on whose life the insurance is effected, or the parent, or *bona fide* donee, grantee or assignee, or a person entitled under the will of such person, or by operation of law, shall have at the date of the contract a pecuniary interest in the duration of the life or other subject insured, but any otherwise lawful contract of annuity upon life shall not require for its validity that the annuitant has or at any time had an insurable interest in the life of the nominee.

Extent of liability.

(2) Where a pecuniary interest is necessary the insurer shall not be liable under the contract for more than the amount or value of the pecuniary interest.

Sums insurable at ages less than ten.

(3) No corporation shall insure the life of a child whose age at the time of insurance is not at least one year, or insure or pay on the death of a child under ten years of age any sum which alone or together with any sum payable on the death of such child by any other corporation exceeds respectively—

\$32—if the child dies under the age of 2 years.

40—	“	“	“	3	“
48—	“	“	“	4	“
56—	“	“	“	5	“
83—	“	“	“	6	“
120—	“	“	“	7	“
160—	“	“	“	8	“
200—	“	“	“	9	“
260—	“	“	“	10	“

Proviso.

(4) Nothing in subsection 3 shall apply to such insurances as were in force on the 14th day of April, 1892, or to an insurance on

the life of a child of any age where the person effecting the insurance has a pecuniary interest in the life.

(5) Where the age of the child at the date of the contract is less than ten years, and the insurer has knowingly or without sufficient inquiry entered into any contract prohibited by this section the premiums paid thereunder shall be recoverable from the insurer by the person paying the same together with interest thereon. Where insurance exceeds.

(6) Every corporation which undertakes or effects insurances on the lives of children under ten years of age shall print subsections 1 to 5 in conspicuous type upon every circular soliciting, and upon every application for, and every contract of such insurance; and any contravention of this subsection shall be punishable in the manner provided by section 98. Subsecs. 1 to 5 to appear on circular, etc.

(7) Instead of printing the matter mentioned in subsection 6 the corporation may with the consent in writing of the Superintendent print or stamp the following words in lieu thereof:—"Any insurance undertaken or offered to be undertaken in Ontario in respect of the lives of children under ten years of age is subject to the restrictions prescribed by section 169 of *The Ontario Insurance Act*." Notice in lieu of printing subsections.

(8) An insurance heretofore or hereafter effected by a parent upon the life of his child under twenty-one years of age shall not be invalid by reason only of the parent's want of pecuniary interest in the life of the child. Insurance of minors effected by parents.

(9) A person not of the full age of twenty-one years, but of the age of fifteen years or upwards, may effect insurance on his own life for his own benefit, or for the benefit of a preferred beneficiary or of a father, brother or sister, which, if he had been of full age he might have lawfully effected, and notwithstanding his minority he may surrender such insurance or give a valid discharge for any benefit accruing or for money payable under the contract. 2 Geo. V. c. 33, s. 169; 3-4 Geo. V. c. 35, s. 9. Capacity of minors of fifteen years and upwards to insure.

170. Except in so far as the same are inconsistent with the provisions of this Act relating to contracts made or declared to be for the benefit of a preferred beneficiary or preferred beneficiaries, sections 171 to 182 shall apply to all contracts of insurance of the person and declarations whether made before or after the passing of this Act. 2 Geo. V. c. 33, s. 170. Application of ss. 171 to 182.

171.—(1) Every person of the full age of twenty-one years shall have an unlimited insurable interest in his own life and may effect *bona fide* at his own charge insurance of his own person for the whole term of life, or any shorter term for the sole or partial benefit of himself, or of his estate, or of any other person, whether the beneficiary has or has not an insurable interest in the life of the assured, and the Insurable interest of adult in own life.

insurance money may be made payable to any person for his own use or as trustee for another person.

Rights of
creditors.

(2) If the premiums on such insurance were paid by the assured with intent to defraud his creditors they shall be entitled to receive out of the insurance money an amount not exceeding the premiums so paid and interest thereon.

Beneficiary,
how design-
ated.

(3) The assured may designate the beneficiary by the contract of insurance or by an instrument in writing attached to or endorsed on it or by an instrument in writing, including a will, otherwise in any way identifying the contract, and may by the contract or any such instrument, and whether the insurance money has or has not been already appointed or apportioned, from time to time appoint or apportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate, but not so as to alter or divert the benefit of any person who is a beneficiary for value, nor so as to alter or divert the benefit of a person who is of the class of preferred beneficiaries to a person not of that class or to the assured himself or to his estate.

Effect of
declaration
by will.

(4) Where the instrument by which a declaration is made is a will such declaration as against a subsequent declaration shall be deemed to have been made at the date of the will and not at the death of the testator.

Operation
of general
declaration.

(5) Where the declaration describes the subject of it as the insurance or the policy or policies of insurance or the insurance fund of the assured, or uses language of like import in describing it, the declaration, although there exists a declaration in favour of a member or members of the preferred class of beneficiaries, shall operate upon such policy or policies to the extent to which the assured has the right to alter or revoke such last mentioned declaration.

Appoint-
ment of
trustees.

(6) The assured may, by the contract or by a declaration or by any writing under his hand, appoint a trustee or trustees of the insurance money and may from time to time revoke such appointment in like manner and appoint a new trustee or trustees, and make provision for the appointment of a new trustee or trustees, and for the investment of the insurance money, and payment made to such trustee or trustees shall discharge the insurer.

Beneficiary
for value.

(7) A beneficiary shall be deemed to be a beneficiary for value only when he is expressly stated to be so in the contract or in an endorsement thereon signed by the assured.

Other modes
of assign-
ment not
affected.

(8) Nothing in this Act shall restrict or interfere with the right to effect or assign a policy in any other manner allowed by law.

(9) Where there are several beneficiaries, if one or more of them die in the lifetime of the assured and no apportionment or other disposition is subsequently made by him, the insurance shall be for the benefit of the surviving beneficiary or beneficiaries, in equal shares if more than one; and if all the beneficiaries, or the sole beneficiary, die in the lifetime of the assured and no other disposition is made by him the insurance shall form part of the estate of the assured.

Provision in case of death of persons entitled where no apportionment.

(10) Until the insurer has received the original or a copy of an instrument in writing affecting the insurance money or any part thereof, or of any appointment or revocation of an appointment of a trustee, the insurer may deal with and obtain a valid discharge from the assured, or with and from his beneficiaries, or with and from his trustees, executors, administrators or assigns in the same manner and with the like effect as if such instrument in writing, appointment, or revocation had not been made, but nothing in this subsection shall affect the right of any person entitled by virtue of such instrument, appointment, or revocation to recover insurance money from the person to whom it has been paid by the insurer. 2 Geo. V. c. 33, s. 171.

Protection of insurer in paying insurance before notice of declaration.

172.—(1) In every contract of insurance against accident or casualty or disability, total or partial, the event insured against shall include any bodily injury occasioned by external force or agency, and happening without the direct intent of the person injured, or as the indirect result of his intentional act, such act not amounting to voluntary or negligent exposure to unnecessary danger and no term, condition, stipulation, warranty or proviso of the contract varying the obligation or liability of the assurer shall as against the assured have any force or validity.

What accident includes.

(2) In any such contract and in any contract of insurance against sickness, if the insurer reserves the right to terminate it during its currency, the assured shall have the right to terminate it by giving seven days' notice to the insurer, in which case the insurer may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the residue of the premium paid by him notwithstanding any stipulation or agreement to the contrary. 2 Geo. V. c. 33, s. 172.

Right to terminate insurance against accident or sickness.

173.—(1) Where the event on the occurrence of which any benefit or insurance money is payable under the contract has happened, but the amount payable is in dispute, it shall *prima facie* be the maximum amount stated or indicated in the contract.

Maximum named in contract shall prima facie be payable.

(2) If, when a claim accrues under a contract, the insurer offers the claimant a less sum than the maximum named or indicated in the contract, and either offers no explanation or alleges as a reason for not paying the maximum that the insurer's general contract fund or some other fund is insufficient, the claimant, on written notice to the

Where maximum named or indicated in the contract is disputed claimant entitled to inspect insurer's books.

insurer, shall be entitled, as of right, to inspect personally or by agent all books and documents relating to the contract funds generally or the fund alleged to be insufficient.

Claimant
may have
order from
Superin-
tendent to
inspect.

(3) If the insurer refuses or neglects to afford the claimant a reasonable opportunity of inspection the claimant may file with the Superintendent an affidavit to the effect that he rightfully claims under a contract of the insurer, giving particulars sufficient to identify the contract, and that the insurer has not afforded him such opportunity of inspection, and the Superintendent may, under his hand and seal, give the claimant or his agent an order to inspect on a day named; and neglect or refusal thereafter to afford him an opportunity of inspection shall be an offence punishable in the manner provided by section 98. 2 Geo. V. c. 33, s. 173.

Insurance
money, how
payable.

174. When the insurance money becomes payable it shall be paid within the time mentioned in section 89; and where the insurance money or part thereof is for the benefit, in whole or in part, of infants before paying the money to which they are entitled the insurer may require reasonable proof of the number, names and ages of such infants. 2 Geo. V. c. 33, s. 174.

Proof of
ages, etc.,
of infants.

Notice to
Official
Guardian
or Inspector
of Prisons,
etc., by
insurer.

175.—Where an infant or a lunatic or a person whose place of abode is unknown is entitled to insurance money or any share or part of it, it shall be the duty of the insurer within thirty days after notice of the death of the insured, in the case of an infant or a person whose place of abode is unknown, to notify the official guardian, and in the case of a lunatic to notify the inspector of prisons and public charities of the facts and if the insurer fails to do so he shall incur a penalty not exceeding \$100, recoverable under *The Ontario Summary Convictions Act*. 4 Geo. V. c. 30, s. 9.

Penalty.

Rev. Stat.,
c. 90.

When
deemed
competent
to receive
insurance
money.

176.—(1) A person authorized by the contract, or whom the insured by any instrument in writing, or by his will expressly authorizes to receive the insurance money or any share or part of it shall be deemed to be a person competent to receive the insurance money or the share or part of it within the meaning of this Act.

Payment
into court
of insurer,
when
required.

(2) If there is no person who is at the time of the maturity of the contract competent to receive the share of an infant or a lunatic or a person whose place of abode is unknown and the insurer admits the claim or any part of it, he shall pay such share into the Supreme Court to the credit of such infant, lunatic or person, and such payment shall be a sufficient discharge of the insurer for the money paid and the money shall be dealt with as the Court may direct.

Order not
necessary.

(3) An order allowing the payment into court shall not be necessary, but the payment shall be made with the privity of the accountant of the Supreme Court.

(4) In the case of an infant the insurer shall at the time of the payment into court, unless there is on file in the accountant's office proof thereof, file with the accountant an affidavit showing the name and date of birth of the infant. Proof of name and date of birth of infant.

(5) Notice of the payment into court shall be forthwith given by the insurer to the official guardian. Notice to Official Guardian.

(6) The insurer may deduct from the insurance money to be paid into court if the amount does not exceed \$1,500, \$5, and if it exceeds \$1,500, \$10, for the cost of making the payment into court. Deduction for costs.

(7) If the insurer does not within sixty days after the claim has been admitted either pay the insurance money to some persons competent to receive it or pay it into court, the court or a judge thereof may, upon the application of the infant or his guardian or of the committee of the lunatic or of the official guardian, order the insurance money or any part of it to be paid to the person competent to receive the same or to be paid into court to be dealt with as the court may direct and any such payments shall be a discharge to the insurer. Order where claim admitted and not paid.

(8) If the insurer does not comply with the provisions of subsection 2, the costs of the application provided for by subsection 7 shall be borne by the insurer unless the court or judge otherwise directs. 4 Geo. V.; c. 30, s. 10. Costs of application for order.

177.—(1) Where under a contract made or by law deemed to be made in Ontario, or a contract made by a corporation having its head office or chief agency in Ontario, the insurance money is payable to the representatives of a person who at his death was domiciled or resident in a foreign jurisdiction, if no person has become his personal representative in Ontario, the money may on the expiration of two months after such death be paid to the personal representative appointed by the proper court of the foreign jurisdiction. Death of assured abroad, payment to foreign representative.

(2) Where such a contract provides that the insurance money may be paid to the personal representative appointed by the court of the jurisdiction in which the deceased may be resident or domiciled at the time of his death, the money may be paid to such representative or according to the terms of the contract at any time after the death. When contract directs payment to foreign representative.

(3) Where under such a contract the insurance money is payable to the representatives of a person who at the time of his death was domiciled or resident in a foreign jurisdiction and died intestate, the money may after the expiration of three months after such death, if no person has become his personal representative in Ontario, be paid to the person entitled according to the law of the foreign jurisdiction to receive the money and give a discharge for the same as if such money were by the terms of the contract payable in such foreign jurisdiction. Intestacy: (without representation) payment according to foreign law.

Testacy:
payment
according to
foreign law.

(4) Where a testator domiciled or resident in a foreign jurisdiction disposes of the insurance money by a will valid according to the law of that jurisdiction such money may be paid according to the terms of the contract at any time after the death to the person entitled under such will to receive and give a valid discharge for money payable in such foreign jurisdiction.

Where
guardian
appointed
by foreign
court.

(5) Where it appears by letters of guardianship or other like document, relating to persons under disability, issued by a court in a foreign jurisdiction, or by a certificate of the Judge under the seal of such court, that it has been shown to the satisfaction of such court that the assured at the maturity of the contract was domiciled or resident within its jurisdiction, and it also appears that security to the satisfaction of such court in respect of and for the due application and account of the money payable under the contract has been given by the guardian or other like officer appointed by such letters or document, the Supreme Court or a Judge thereof upon application for the appointment of such guardian or like officer as trustee under this section may dispense with the giving of security if it is also shown that the infants or other beneficiaries under disability reside within the jurisdiction of the foreign court, and that the trustee is a fit and proper person.

Application
of section.

(6) This section shall apply whether the death has or has not occurred before the passing of this Act. 2 Geo. V. c. 33, s. 177. .

2. Provisions Applicable to Preferred Beneficiaries.

Who shall
constitute
preferred
beneficiaries.

178.—(1) Preferred beneficiaries shall constitute a class and shall include the husband, wife, children, grand-children and mother of the assured, and the provisions of this and the following three sections shall apply to contracts of insurance for the benefit of preferred beneficiaries.

Where trust
created by
the provi-
sions of the
contract for
benefit of
preferred
beneficiaries.

(2) Where the contract of insurance or declaration provides that the insurance money or part thereof, or the interest thereof, shall be for the benefit of a preferred beneficiary or preferred beneficiaries such contract or declaration shall, subject to the right of the assured to apportion or alter as hereinafter provided, create a trust in favour of such beneficiary or beneficiaries, and so long as any object of the trust remains the money payable under the contract shall not be subject to the control of the assured, or of his creditors, or form part of his estate, but this shall not interfere with any transfer or pledge of the contract to any person prior to such declaration. 2 Geo. V. c. 33, s. 177 (1-2).

Shares of
beneficiaries.

(3) Where two or more beneficiaries are designated but no apportionment is made, all of them shall share equally. 2 Geo. V. c. 33, s. 177 (3); 4 Geo. V. c. 30, s. 11 *part*.

(3a) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife of the assured only, or of his wife and children generally, or of his children generally, the word "wife" shall mean the wife living at the maturity of the contract, and the word "children" shall include all the children of the assured living at the maturity of the contract, whether by his then or any former wife, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living, and the like construction shall prevail where the insurance is effected by a man while unmarried or a widower for the benefit of his future wife or his future wife and children or of his children. 4 Geo. V. c. 30, s. 11 *part*.

Insurance for benefit of wife only or wife and children.

Meaning of "wife," "children."

(4) Subject to the next following subsection where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only, and she is designated by name, subsection 3a shall apply, but such insurance money or part of it shall be for the benefit of the wife living at the maturity of the contract and the children of the assured in the same way as if the contract or declaration had provided that it should be for the benefit of the wife and children generally. 4 Geo. V. c. 30, s. 11 *part*.

Where wife designated by name.

(5) Where an unmarried man or a widower effects the contract or declares it to be for the benefit of his future wife, or of his future wife and children or of his children, but at maturity of the contract the assured is still unmarried, or is a widower without issue, the insurance money shall form part of his estate.

Where assured unmarried or widower without issue.

(6) Where an unmarried man or a widower effects or declares the contract to be for the benefit of his future wife, or future wife and children, and the intended wife is designated by name or is otherwise clearly ascertained in the contract, but the intended marriage does not take place, all questions arising on such contract shall be determined as in the case of a beneficiary not belonging to the preferred class. 2 Geo. V. c. 33, s. 178 (5, 6).

Where assured does not marry the specified beneficiary.

(7) If one or more or all of the designated preferred beneficiaries, whether an apportionment has been made or not, die in the lifetime of the assured or if a sole preferred designated beneficiary dies in his lifetime, he may by a declaration provide that the share or shares of the person or persons so dying shall be for the benefit of the assured or of his estate or of any other person, whether or not such person belongs to the preferred class; and in the absence of any such declaration the share or shares of the person or persons so dying shall be for the benefit, in equal shares, of the survivor or survivors of such designated preferred beneficiaries, except where the person so dying is a child of the assured, and leaves a child or children surviving him, in which case his share and any share to which he would have become entitled if he had survived shall be for the benefit of his child or children, in equal shares, and if there is no

Where apportionment made but beneficiary predeceases assured.

such surviving beneficiary and no such child entitled to take, the insurance shall be for the benefit in equal shares, if there is more than one person entitled, of the wife and children of the assured living at his death and the child or children of any deceased child who shall be entitled to the share which the parent if then living would have taken, and if there is no surviving wife, child or grandchild the insurance money shall form part of the estate of the assured. 2 Geo. V. c. 33, s. 178 (7); 3-4 Geo. V. c. 35, s. 12.

Assured
may vary
benefit or
beneficiary.

179.—(1) The assured may by a declaration vary a contract or declaration previously made so as to restrict, extend, transfer or limit the benefits of the insurance to any one or more persons of the class of preferred beneficiaries to the exclusion of any or all others of the class or wholly or partly to one or more for life, or any other term, with remainder to any other or others of the class, but the assured shall not except as provided by subsection 7 of section 178 revoke or alter any disposition made under the provisions of this Act in favour of any one or more of the preferred class except in favour of some one or more persons within the preferred class so long as any of the persons of the preferred class in whose favour the contract or declaration is made are living.

Where
beneficiary
under
friendly
society
contract is
leading a
criminal or
immoral life.

(2) Where it is proved to the satisfaction of the executive officers of a friendly society that a preferred beneficiary is leading a criminal or an immoral life, and there is no other person to whom the assured may under the provisions of this Act divert the benefit, the assured may, with the consent of such executive officers, by a declaration, provide that all right, title and interest of such beneficiary is forfeited and annulled; and thereupon such right, title and interest shall be forfeited and annulled accordingly; and the assured may then or thereafter make a new appointment in accordance with the provisions of this Act and the lawful rules of the society.

Case of
other con-
tracts.

(3) Where the contract is made by an insurer other than a friendly society, upon petition, and upon the like facts as in subsection 2 mentioned being proved to the satisfaction of the Supreme Court or a Judge thereof the Court or Judge may make an order annulling the benefit and granting such other relief as under the circumstances appears proper. 2 Geo. V. c. 33, s. 179.

Power to
convert into
paid-up
policy.

180.—(1) Where the assured finds himself unable to continue to meet the premiums he may surrender the contract to the insurer and accept in lieu thereof a paid-up contract for such sum as the premiums paid would represent, payable as the money insured by the original contract, if not surrendered, would have been payable; and the insurer may accept the surrender and issue the paid-up contract notwithstanding any declaration in favour of a preferred beneficiary.

Power to
borrow on
the policy
in order
to meet
premiums.

(2) Notwithstanding the designation of a preferred beneficiary the assured may, from time to time, borrow from the insurer or from any other person on the security of the contract such sums as may be nec-

essary and shall be applied to keep it in force, and on such terms and conditions as may be agreed on: and the sums so borrowed, with such interest as may be agreed on, shall be a first lien on the contract and on all moneys payable thereunder.

(3) Nothing in this section shall authorize anything to be done to the prejudice of a beneficiary for value. 2 Geo. V. c. 33, s. 180. Saving beneficiary for value.

181.—(1) Notwithstanding that the insurance money may be payable to preferred beneficiaries or to a trustee for preferred beneficiaries the assured may, in writing, require the insurer to pay the bonuses or profits, or portions thereof, accruing under the contract to the assured, or to apply the same in reduction of the annual premiums payable by him in such way as he may direct or to add such bonuses or profits to the benefit: and the insurer shall pay or apply such bonuses or profits as the assured directs and according to the rates and rules established by the insurer: but the insurer shall not be obliged to pay or apply such bonuses or profits in any manner contrary to the stipulations in the contract or the application therefor. Assured may direct application of bonuses and profits.

(2) Where a contract of insurance is made or declared to be for the benefit of one or more preferred beneficiaries and all of them are of full age they and the assured may surrender the contract or may assign the same either absolutely or by way of security. Surrender of contract.

(3) Where such preferred beneficiaries include children or grandchildren it shall be sufficient so far as their interests are concerned if all then living are of full age and join in the surrender or assignment. Power of assured and adults to deal with policy.

(4) Where a person is entitled to a benefit only in the event of the death of another person named as a beneficiary it shall be sufficient for the purposes of this section if such last-mentioned person joins in the surrender or assignment. 2 Geo. V. c. 33, s. 181. Who deemed person entitled to benefit of policy.

182. A declaration changing the preferred beneficiaries or altering, apportioning or varying the benefits of the insurance may be made notwithstanding that by the contract of insurance or a previous declaration the insurance money is payable to a trustee for preferred beneficiaries. 2 Geo. V. c. 33, s. 182. Declaration changing beneficiaries, not affected by previous trust.

3. Additional provisions applicable to Friendly Societies only.

183. The provisions contained in sections 184 to 190 shall apply only to registered friendly societies. 2 Geo. V. c. 33, s. 183. Application of sections 184 to 190.

184.—(1) Upon the incorporation of a society a duplicate or a copy of the rules thereof filed with the Registrar and certified by him shall be filed with the Provincial Registrar. Filing and certifying rules.

(2) A copy certified by the Registrar of any revision or amendment of the rules directed or assented to by him shall be filed in the office of the Provincial Registrar. Officially certified rules.

Certified
rules to
be those
in force.

(3) The rules and any revision or amendment thereof so certified shall, notwithstanding the declaration or other instrument filed under any general or special Act, be deemed to be the rules in force on and after the date of the certificate until a subsequent revision or amendment is in like manner certified and filed, and so from time to time, and shall be binding and obligatory upon all members of the society.

Rules
deliverable
on demand.

(4) A copy of all rules of a society relating to its insurance contracts and to the management and application of its insurance funds shall be delivered by the society to every person on demand on payment of twenty-five cents.

Fraudulent
delivery.

(5) If an officer or agent of a society, with intent to mislead or defraud, gives to any person a copy of rules other than the rules then in force on the pretence that the same are the rules then in force, he shall incur a penalty of not less than \$20 nor more than \$200 recoverable under *The Ontario Summary Convictions Act*, and in the case of a second or any subsequent conviction shall be liable to imprisonment for any term not exceeding six months. 2 Geo. V. c. 33, s. 184.

Rev. Stat.,
c. 90.

Substitution
of instal-
ments for
gross pay-
ment.

185.—(1) Where by the constitution and rules of a society provision is made for the payment of an ascertained or ascertainable sum to a member of the society in the event of his becoming totally disabled, or of his reaching a stated age, or upon the concurrence of both events, whether such provision is combined with other life insurance or not, such society may with the approval of the Registrar so amend its constitution and rules as to provide for the payment of such sum in equal consecutive annual instalments without interest, the payment of such instalments to be completed within a period not exceeding ten years from the happening of the event.

Amendments
of rules to
that intent
validated.

(2) All such amendments which have heretofore been or which may hereafter be made by any society pursuant to the provisions of the constitution and rules shall be valid and binding upon all its members and upon all their beneficiaries and legal personal representatives and upon every one entitled, notwithstanding anything to the contrary in the instrument of incorporation of the society or the previous provisions of its constitution and rules.

When
assured dies
before re-
ceiving all
instalments.

(3) If a member of such society dies after becoming totally disabled or reaching the stated age, but before the payment of all instalments, the instalments unpaid shall form part of the insurance money or benefits payable upon the death of such member.

Unmatured
policies as
liabilities.

(4) No unmatured policy or contract of insurance shall create any claim or liability against the society while a going society, or against the estate of the society in a winding up or liquidation under this Act, but in a winding up or liquidation the person assured or beneficiary for value under such unmatured policy or contract shall be entitled to share in the surplus assets of the society. 2 Geo. V. c. 33, s. 185.

186. Notwithstanding anything to the contrary contained in its instrument of incorporation, or in any Act under which it was incorporated, any society, when so authorized by its constitution and rules, may hold its meetings annually or otherwise at any place it may from time to time select in Ontario or in any other Province of Canada in which it has a subordinate lodge or branch. 2 Geo. V. c. 33, s. 186.

Holding meetings of friendly societies in another Province.

187.—(1) The liabilities of a member under his contract shall at any date be limited to the assessments, fees and dues which became payable within the preceding twelve months and of which at such date notice had been given in accordance with the constitution and rules of the society.

Limitation of member's liability in friendly society.

(2) A member may at any time withdraw from the society by delivering or sending by registered post to the society notice in writing of his intention to withdraw and paying or tendering the assessments, fees and dues mentioned in subsection 1.

Withdrawal of member.

(3) After such withdrawal the member shall become thereby released from all further liability under his contract.

Release from liability.

(4) This section shall be subject to the provisions of any rules to the contrary assented to by the Registrar and filed with the Provincial Registrar as hereinbefore provided. 2 Geo. V. c. 33, s. 187.

Subject to rules.

188.—(1) No forfeiture or suspension shall be incurred by reason of any default in paying any contribution or assessment, except such as are payable in fixed sums and at fixed dates, until after notice to the member stating the amount due by him, and that in case of default of payment within a reasonable time, not less than thirty days, to the proper officer, who shall be named in such notice, his interest or benefit will be forfeited or suspended, and default has been made by him in paying his contributions or assessment in accordance with such notice.

Notice before forfeiture of benefit.

(2) "Fixed dates" in subsection 1 shall include any numbered day, or any Monday, Tuesday, or as the case may be, numbered, alternate or recurring, of a stated month or months.

"Fixed dates."

(3) Where under the constitution or rules or by-laws of the society a defaulting member is entitled to be reinstated on payment of arrears, after a stated number of days' default, this section shall not prejudice the rights of such member. 2 Geo. V. c. 33, s. 188.

Saving rights to reinstatement.

189.—(1) Where it is stipulated that the benefit of the contract shall be suspended or reduced or forfeited for any other reason than for non-payment of money such condition shall not be valid unless it is held to be just and reasonable under the circumstances of the case.

Conditions of forfeiture restricted.

(2) In any contract of which total abstinence from intoxicating liquors is made an express condition, such condition shall be deemed to be just and reasonable. 2 Geo. V. c. 33, s. 189.

Condition as to total abstinence.

How notice
may be
given to
members.

190. Any notice required to be given to a member for any purpose of this Act or of the rules of the society may be effectually given if written or printed notice is delivered, or is sent by registered post to the member, or is left at his last known place of abode or of business. 2 Geo. V. c. 33, s. 190.

CONTRACTS OF FIRE INSURANCE.

General Provisions.

What rights
may be
insured
against.

191.—(1) Every company licensed and registered for the transaction of fire insurance may, within the limits and subject to the restrictions prescribed by the license and registry, insure or reinsure any property in which the assured has an insurable interest against damage or loss by fire, lightning, or explosion, whether the same happens by accident or any other means except that of design on the part of the assured.

Loss from
defects in
or injuries
to fire
appliances.

(2) A company registered under this Act for the transaction of fire insurance, and insuring any mercantile or manufacturing risk, may either by the same or by a separate contract insure the same risk against loss or damage arising from defects in or injuries to sprinklers or other fire extinguishing appliances. 2 Geo. V. c. 33, s. 191.

Duration of
contracts.

192.—(1) Contracts shall not exceed the term of three years; and the insurance of mercantile and manufacturing risks shall, if on the cash system, be for a term not exceeding one year, but contracts of mutual fire insurance by any mutual or cash-mutual fire insurance company incorporated before the first day of June, 1904, may be for any term not exceeding four years.

Exception.

Renewing
contracts
by receipt
or by new
premium
note.

(2) Any contract made for one year or any shorter period on the premium note system, or for three years or any shorter period on the cash system may be renewed at the discretion of the directors by renewal receipt instead of by policy on the assured paying the required premium, or in the case of a contract on the premium note system by giving a new premium note; and any payment by cash or premium note for renewal shall be made at or before the end of the period for which the policy was granted or renewed, otherwise the policy shall be null and void.

New note
by assignee
of policy on
premium
note plan.

(3) In case of an assignment of a policy on the premium note plan a new premium note made by the assignee shall be taken, and the former note, after all arrears are paid, shall be surrendered by the company. 2 Geo. V. c. 33, s. 192.

What to
appear on
face of fire
policy.

193.—(1) On the face of a policy for fire insurance there shall appear the name of the insurer, the name of the assured, the name of the person or persons to whom the insurance money is payable, the premium or other consideration for the insurance, the subject matter of the insurance, the maximum amount or amounts which the insurer contracts to

pay, the event on the happening of which payment is to be made and the term of the insurance.

(2) A policy may contain a co-insurance clause, but any such policy shall have printed or stamped across its face in large type and in red ink the words, "This policy contains a Co-insurance Clause," and if these words are not so printed or stamped such clause shall not be binding on the assured. Co-insurance.

(3) Any stipulation or term of the contract, other than those above stated, if held, by a Court or a Judge before whom a question relating thereto is tried, to be not just and reasonable, shall not be binding on the assured. Other terms not binding unless held reasonable. 2 Geo. V. c. 33, s. 193.

Statutory Conditions and Provisions Relating Thereto.

194. The conditions set forth in this section shall as against the insurer be deemed to be part of every contract in force in Ontario with respect to any property therein or in transit therefrom or thereto, and shall be printed on every policy with the heading *Statutory Conditions*, and no stipulation to the contrary, or providing for any variation, addition or omission, shall be binding on the assured unless evidenced in the manner prescribed by sections 195 and 196. Statutory conditions to be part of every policy unless varied. 2 Geo. V. c. 33, s. 194.

Statutory Conditions.

DIVISION I.

1. If any person insures property, and causes the same to be described otherwise than as it really is to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company, in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made. Misrepresentation or omission.

2. Any change material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the unearned portion, if any, of the premium which has been paid for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of the policy, forthwith pay to the company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force. When a change as to risk shall avoid a policy. Notice of change, etc.

(3) If the property insured is assigned without a written permission indorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition Change of property.

does not apply to change of title by succession or by the operation of the law, or by reason of death.

Money,
securities,
etc.

(4) Money, books of account, securities for money, and evidences of debt or title, are not insured.

Prior or
subsequent
insurance.

(5) If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of sixty per cent. of the loss or damage in respect of such property; but if for any fraudulent purpose the assured does not disclose such other insurance to the company this policy shall be void.

(a) If within two weeks after written notice of such other insurance or of any intended insurance, or after that time and before such other insurance is effected, the company does not dissent by notice in writing to the assured, it shall be deemed to have assented thereto.

When com-
pany not to
be liable. say:

(6) The company is not liable for the losses following, that is to

Liability in
case of
non-
ownership.

(a) For the loss of property owned by any other person than the assured, unless the interest of the assured is stated in or upon the policy;

Riot, in-
vasion, etc.

(b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power;

Chimneys,
ashes,
stoves.

(c) Where the insurance is upon buildings or their contents—for loss caused by the want of good and substantial brick or stone or cement chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stovepipes being, to the knowledge of the assured, in an unsafe condition or improperly secured;

Goods to
which fire
heat is
being
applied.

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary;

Repairs by
carpenters,
etc.

(e) For loss or damage occurring to buildings or to their contents while the buildings are being altered or repaired by carpenters, joiners, plasterers, or other workmen, and in consequence thereof, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the company, but fifteen days are allowed in each year for incidental alterations or repairs, without such permission;

(f) For loss or damage occurring while petroleum, or rock, earth ^{Gunpowder, coal oil, etc.} or coal-oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder is or are stored or kept by the assured or to his knowledge by any other person under his control, in the building insured or containing the property insured, unless permission is given in writing by the company.

(7) Any written notice to the company may be delivered at the head ^{What constitutes written notice.} office or chief agency of the company in Ontario, or sent by registered post addressed to the company, its manager or agent, at such head office or chief agency or may be delivered or sent by registered post to an authorized agent of the company.

DIVISION II.

(8) After application for insurance it shall be deemed that any policy ^{Policy sent to be deemed as applied for unless variance pointed out.} sent to the assured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application.

(9) In the event of there being any other insurance on property here- ^{Apportionment of loss among insurers.} in described at the time of the happening of any loss or damage in respect thereof, then this company shall be liable only for the payment of a rateable proportion of such loss or damage or of such amount as the assured shall be entitled to recover as provided by Condition No. 5.

(10) The company will make good loss or damage caused by the ex- ^{Explosion. Lightning.} plosion of coal or natural gas in a building not forming part of gas works, and loss or damage by fire caused by any other explosion or loss or damage caused by lightning, whether fire ensues therefrom or not, but if dynamos, excitors, lamps, switches, motors, or other electrical appliances or devices are insured any loss or damage to them caused by lightning or other electrical currents, artificial or natural, is expressly excluded, and the company is liable only for such loss or damage to them as may occur from resultant fire originating outside the machines themselves.

(11) The insurance may be terminated by the company by giving ^{Insurance terminable on notice.} seven days' notice to that effect, and, if on the cash plan, by tendering therewith a rateable proportion of the premium paid, for the unexpired term, calculated from the termination of the notice, and the policy shall cease after such notice or notice and tender as the case may be, and the expiration of the seven days.

Termination
by assured.

(12) The insurance, if on the cash plan, may also be terminated by the assured by giving written notice to that effect to the company or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.

Waiver of
condition.

(13) No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

Officers
assuming
to agree in
writing to
be deemed
agents

(14) Any officer or agent of the company, who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance, shall be deemed *prima facie* to be the agent of the company for the purpose.

Written
notice, how
sent.

(15) Any written notice to the assured may be by letter delivered to the assured or by registered letter addressed to him at his last post office address notified to the company or where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

DIVISION III.

Partial
damage—
salvage.

(16) Where property insured is only partially damaged, no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of removal of property to prevent damage thereto, the company will contribute to the loss and expenses attending such act of salvage proportionately to the respective interests of the company or companies and the assured; and that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location, shall, for the ensuing seven days only or for the unexpired term of the policy if less than seven days, cover the property so removed in the new location or locations in the proportion that the value in any one such new location bears to the value in all such new locations.

Proof of
loss when
payable to
other than
assured.

(17) Subject to condition 19 proof of loss must be made by the assured, although the loss is payable to a third person.

Directions to
be observed
on making
claim.

(18) Any person entitled to make a claim under this policy shall

(a) Forthwith after loss give notice in writing to the company;

(b) Deliver, as soon after as practicable, as particular an account of the loss as the nature of the case permits;

(c) Furnish therewith a statutory declaration declaring,

That the account is just and true;

When and how the loss occurred, and if caused by fire how the fire originated, so far the declarant knows or believes;

That the loss did not occur, or if caused by fire, that the fire was not caused through any wilful act or neglect, or the procurement, means or contrivance of the assured:

The amount of other insurances;

All liens, and incumbrances on the subject of insurance;

The place where the property insured, if movable, was deposited at the time of the fire;

- (d) If required and if practicable, produce books of account, warehouse receipts and stock lists, and furnish invoices and other vouchers, verified by a statutory declaration in support of his claim, and furnish copies of the written portion of all policies, separate as far as reasonably may be the damaged from the undamaged property and exhibit for examination all that remains of the property which was covered by the policy. The evidence furnished under this clause shall not be considered proofs of loss within the meaning of condition 22.

(19) The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

Proof of loss may be made by agent.

(20) Any fraud or false statement in any statutory declaration, in relation to any of the above particulars, shall vitiate the claim of the person making the declaration.

False statement or fraud vitiates claim.

(21) If any difference arises as to the value of the property insured, the property saved, or the amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a Judge of the County or District Court of the County or District in which the loss has happened; and such reference shall be subject to the provisions of *The Arbitration Act*; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and the proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases all questions of costs shall be in the discretion of the arbitrators.

Arbitration in case of differences.

Rev. Stat. c. 65.

(22) The loss shall be payable in sixty days after the completion of the proofs of loss, unless a shorter period is provided for by the contract of insurance.

Loss, when payable.

Company may replace instead of paying.

(23) The company, instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of their intention within fifteen days after receipt of the proofs herein required.

Actions to be brought within one year.

(24) Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within one year next after the loss or damage occurs. 2 Geo. V. c. 33, s. 194.

Variations, how indicated.

195. If the insurer desires to vary the statutory conditions or to omit any of them, or to add any new condition, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition or reference to omissions, shall be printed in conspicuous type and in red ink.

VARIATIONS IN CONDITIONS.

"This policy is issued on the above Statutory Conditions with the following variations, omissions and additions, which are, by virtue of *The Ontario Insurance Act*, in force so far only as they shall be held to be just and reasonable to be exacted by the company." 2 Geo. V. c. 33, s. 195.

Variations not binding unless clearly indicated.

196. No such variation, omission or addition, unless the same is distinctly indicated and set forth in the manner above prescribed, shall be binding on the assured; but on the contrary, the policy shall, as against the insurer, be subject to the statutory conditions only. 2 Geo. V. c. 33, s. 196.

Variations to be just and reasonable.

197. Any such variation, omission or addition, unless held to be just and reasonable, shall be null and void. 2 Geo. V. c. 33, s. 197.

Insurers may pay claims void under statutory conditions.

198. It shall be optional with the insurer to pay or allow claims, wholly or in part, which are void under any statutory condition. 2 Geo. V. c. 33, s. 198.

Where failure to make proof is caused by accident, etc.

199. Where, by reason of necessity, accident or mistake, any condition of a policy of insurance on property in Ontario as to the proof to be given to the insurer after the occurrence of the event insured against has not been strictly complied with, or where after a statement or proof of loss has been given in good faith by or on behalf of the assured, in pursuance of any condition of such policy, the insurer through its agent or otherwise objects to the loss upon other grounds than for imperfect compliance with such condition or does not within a reasonable time after receiving such statement or proof notify the assured in writing that it is objected to, stating the particulars in which the same is alleged to be defective, and so from time to time, or where for any other reason it is held to be inequitable that the in-

insurance should be deemed void or forfeited by reason of imperfect compliance with such condition no objection to the sufficiency of such statement or proof or amended or supplemented statement or proof, as the case may be, shall be allowed as a defence by the insurer or a discharge of his liability on such policy wherever entered into. 2 Geo. V. c. 33, s. 199.

200.—(1) After any loss or damage to insured property the insurer by a duly accredited agent shall have an immediate right of entry and access sufficient to enable him to survey and examine the property and to make an estimate of the loss or damage, but the insurer shall not be entitled to the disposition, control, occupation, or possession of the insured property, or of the remains or salvage thereof, unless the insurer undertakes reinstatement or accepts abandonment of the property. Insurer's right of entry after loss.

(2) After any loss or damage to insured property it shall be the duty of the assured when and as soon as it is practicable to secure the insured property from damage, or from further damage, and to separate as far as reasonably may be the damaged from the undamaged property, and to notify the insurer when such separation has been made, and thereupon the insurer shall be entitled to entry and access sufficient to enable him to make an appraisalment or particular estimate of the loss or damage. Duty of assured after loss.

(3) The insurer and the assured instead of proceeding by arbitration under statutory condition 21 may at any time after the loss or damage make a joint survey, examination, estimate or appraisalment of the loss or damage, in which case the insurer shall be deemed to have waived all right to make a separate survey, examination, estimate or appraisalment thereof. 2 Geo. V. c. 33, s. 200. Proceedings in lieu of arbitration.

201. Where proofs of loss are made by any person other than the assured the insurer shall be entitled to have the assured examined under oath touching the loss or damage before the Judge of the County or District Court of the County or District in which the assured resides, and the procedure shall be the same as that upon an examination for discovery in an action. 2 Geo. V. c. 33, s. 201. Examination of assured for discovery.

(With regard to investigation of fires see *The Coroners Act, R.S.O. c. 92.*)

DUTIES OF THE SUPERINTENDENT.

202.—(1) The Superintendent shall personally or by deputy visit the head office or chief agency in Ontario of every company licensed under this Act, at least once in every year, and shall carefully examine the condition of affairs of the company. 2 Geo. V. c. 33, s. 202 (1); 3-4 Geo. V. c. 35, s. 13 (1). Duties of Superintendent.

- Inspection of books and papers.** (2) Instead of visiting the head office or chief agency the Superintendent may require the company to produce and thereupon the company shall produce its books and papers at the county or district town of the county or district in which the head office or chief agency is located, or at such other convenient place as the Superintendent directs.
- Expenses of officers.** (3) The officers of the company who have custody of the books shall be entitled to be paid by the company for the actual expenses of such attendance.
- Annual report.** (4) The Superintendent shall from such inspection prepare and lay before the Minister an annual report of the condition of every company's business as ascertained from such inspection, and such report shall be printed and published forthwith after the completion thereof.
- Powers of Superintendent.** (5) Officers of the company shall cause their books to be open for the examination of the Superintendent, and shall facilitate the examination so far as may be in their power; and the Superintendent may examine under oath any officer or agent of the company as to its business.
- Report of Superintendent.** (6) Where a special examination has been made a special written report stating the Superintendent's opinion of the condition and financial standing of the company, and all other matters which it is desirable should be made known shall be made to the Minister. 2 Geo. V. c. 33, s. 202 (2-6).
- Entries, untrue or omitted.** (7) Every director, manager, officer, agent, collector, auditor or employee of a company who knowingly makes or assists in making any untrue entry in any of the company's books, or who does not make any proper entry therein, or does not exhibit or allow the same to be inspected and extracts to be taken therefrom shall be guilty of an offence, and punishable in the manner provided by section 96. 2 Geo. V. c. 33, s. 202 (7); 3-4 Geo. V. c. 35, s. 13 (2).
- Access to books and papers.**
- Provision if company appears unsafe.** **203.**—(1) If at any time it appears to the Superintendent that the assets of a company are insufficient to justify its continuance in business, or that it is unsafe for the public to effect insurance with the company, he shall make a special report on its affairs to the Minister.
- Suspending license of company.** (2) If after consideration of the report and such notice to the company as the Minister deems reasonable, and such further inquiry, if any, as he may deem proper, the Minister reports to the Lieutenant-Governor in Council that he agrees with the report of the Superintendent, the Lieutenant-Governor in Council may suspend or cancel the license of the company, and in case of suspension it shall not be lawful for the company thereafter to transact any business in Ontario until the suspension is removed by the Lieutenant-Governor in Council.

(3) Notice of the suspension or cancellation of the license shall be published in the *Ontario Gazette*; and thereafter any person trans-acting any business on behalf of the company, except for winding up its affairs under this Act, shall be deemed to have contravened section 98. 2 Geo. V. c. 32, s. 203. ^{Notice of suspension of license.}

204. The Superintendent with the approval of the Minister may cause abstracts to be prepared of the books and vouchers of a company and a valuation to be made of its assets and liabilities; and the cost thereof upon the certificate of the Superintendent approved by the Minister shall be paid by the company. 2 Geo. V. c. 32, s. 204. ^{Examination of company's affairs.}

VOLUNTARY LIQUIDATION.

Provincial Insurance Companies.

205.—(1) Where a Provincial Company other than a Dominion licensee proposes to go into voluntary liquidation, at least one month's notice shall be given to the Minister and to the Superintendent, and shall also be published by the company in two consecutive issues of the *Ontario Gazette* and in one or more newspapers if the Superintendent so requires. ^{Notice previous to liquidation.}

(2) The notice shall state the date at which contracts are to cease to be taken by the company, also the name and address of the company's liquidator, or the intention of the company to apply on a stated day for the appointment of a liquidator. ^{Contents.}

(3) On the winding up of a Provincial Mutual or Cash-Mutual Fire Insurance Company, after the notice has been given, the directors may, out of the reserve or surplus funds, reinsure the unexpired contracts for which premiums or premium notes have been taken with a company registered under this Act and approved by the Minister. ^{Disposal of reserve at winding up of company.}

(4) Where any company is wound up each person contracted with on the cash plan shall be entitled to a refund from the company of the unearned proportion of the cash premium calculated from the date at which the company, according to the notice, ceased to undertake contracts; but this shall not affect any other remedy which such person may have against the company. ^{Unearned premiums.}

(5) Every liquidator shall forthwith give such bonds or securities for his fidelity as may be required of a receiver under section 214; and in case of dispute the Master upon motion of any creditor or person interested, or of the Superintendent, shall determine the kind and amount of such bonds or securities. ^{Security by liquidators.}

(6) The bonds or securities shall be made and deposited as provided by subsection 7 of section 214. ^{Deposit of security.}

Monthly
statements
by liqui-
dator.

(7) Every such liquidator, until the affairs of the company are wound up and the accounts are finally closed, shall within seven days after the close of each month file with the Court or other authority appointing him, and also with the Superintendent, detailed schedules showing, in such forms as may be prescribed, receipts and expenditures, assets and liabilities, and he shall, whenever so required by the authority appointing him or by the Superintendent, exhibit the company's books and vouchers, and furnish such other information respecting the company's affairs as may be required; and any receiver, liquidator or assignee who does not furnish such information shall for each offence incur a penalty of not less than \$50 and not more than \$200, and shall also be liable to be removed. 2 Geo. V. c. 33, s. 205.

Friendly Societies, or the Insurance Funds thereof.

Resolution
for wind-
ing up.

206.—(1) A registered Provincial friendly society or any insurance fund thereof, may be voluntarily wound up after resolution (hereinafter called the winding-up resolution) passed at a general meeting, ordinary or special, after at least one month's notice of such intended resolution.

When
binding.

(2) The resolution when assented to by the Registrar and filed with the Provincial Registrar as provided by subsection 2 of section 184 shall be binding on all the members of the society.

Transfer
to another
corporation.

(3) The resolution may provide for the transfer of the liabilities and assets of the society or of the funds to some other corporation.

When
liquidator
to be
appointed.

(4) Where there are assets to be realized, distributed, disposed of or dealt with the winding-up resolution shall appoint a liquidator, and shall fix the amount of the security to be given by him, which shall be sufficient for the purposes of the liquidation, and shall state the amount and form of his compensation.

Committee
of inspec-
tion.

(5) Unless otherwise provided in the winding-up resolution the then executive officers, other than such one of them, if any, who is appointed liquidator, shall act as a committee of inspection and shall audit the liquidator's accounts at least once a month until his accounts are closed, and shall certify their audit.

Documents
to be filed
with regis-
trar.

(6) Preliminary to any winding-up or transfer under this section there shall be filed with the registrar a statement made by one or more of the executive officers declaring upon oath the facts and circumstances of the case, and there shall be annexed to the statement a true copy of the winding-up resolution and also a financial statement showing in such form as shall be required by the Registrar the liabilities and assets of the society or of the fund, and such other information shall be furnished from time to time as the Registrar may require.

Liquidator's
bonds and
accounts.

(7) The provisions of subsections 5, 6 and 7 of section 205 shall apply to a liquidator under this section.

(8) Where endowment or expectancy insurance is transacted and there exists an endowment fund separate and distinct from the life insurance fund then, by a resolution duly passed at a general meeting, ordinary or special, after at least one month's notice of such intended resolution, the society may determine that the endowment or expectancy insurance shall be discontinued, and that the endowment or expectancy fund shall be distributed *pro rata* among the members then in good standing who are contributors to such fund according to the total contribution of each member.

Resolution
for distri-
bution of
endowment
fund.

(9) After the resolution has been assented to and filed as provided in subsection 2 the executive officers may proceed to ascertain the persons entitled to rank upon the fund, and may distribute the fund among those so entitled; and such distribution shall discharge the society and all executive officers thereof from all further or other liability in respect of such fund and of the endowment or expectancy contracts undertaken by the society.

Distribution
of fund,
effect of.

(10) If all the members interested in the endowment or expectancy fund are also interested as holders of life insurance contracts the general meeting instead of determining that the endowment or expectancy fund shall be distributed may determine that such fund shall be converted into or merged in a life insurance fund; and after the resolution has been assented to and filed as provided in subsection 2 the endowment or expectancy fund shall become and be a life insurance fund.

Conversion
into life
insurance
fund.

(11) After the passing of the resolution mentioned in subsections 8 or 10 the society shall not undertake or transact any endowment or expectancy insurance. 2 Geo. V. c. 33, s. 206.

No endow-
ment insur-
ance to be
thereafter
transacted.

General Provisions as to Voluntary Liquidation.

207.—(1) In any winding-up, transfer or dissolution under the next preceding two sections, if any doubt, difficulty or dispute arises as to any matter the Superintendent, the Registrar, the liquidator, any member of the committee of inspection, or any person interested may apply to the Master who shall finally dispose of the matter.

Master to
finally
dispose of
doubts,
difficulties
or disputes.

(2) The Master may on the application of any such person remove the liquidator and appoint another liquidator, or do any other matter or thing which the Court, Judge, or Master might do in a winding-up under sections 211 to 231, or may by order remove into his office the winding-up, transfer or dissolution which shall thereafter proceed as if begun under those sections. 2 Geo. V. c. 33, s. 207.

Powers of
Master on
application.

208. The duration of any winding-up under any of the three next preceding sections shall not be prolonged beyond one year from its commencement except for special and urgent cause shown to the satisfaction of the Minister. 2 Geo. V. c. 33, s. 208.

Duration of
winding-up.

How proceedings may be entitled.

Notice.

209. For the purpose of any application or other proceeding under any of the four next preceding sections, it shall be sufficient to entitle the proceeding in the matter of this Act and of the insurance corporation or fund concerned; and at least two clear days' notice shall be given unless otherwise directed by the Master. 2 Geo. V. c. 33, s. 209.

Renewing or continuing registry for winding up purposes.

210. Notwithstanding anything in this Act the Superintendent may by writing under his hand and seal of office, renew or extend the registry of any Provincial Insurance Corporation for the purpose of its winding up; and during the continuance of such registry or renewed or extended registry, sections 211 to 231 shall not apply to the corporation; but upon the expiry without renewal or upon the revocation or cancellation of such registry those sections shall apply unless the winding-up of the corporation has previously been completed. 2 Geo. V. c. 33, s. 210.

COMPULSORY LIQUIDATION.

Application of sections 212 to 231.

211.—(1) Sections 212 to 231 shall apply to Provincial insurance corporations other than those being wound up under the six next preceding sections, and other than licensees of the Dominion of Canada within the meaning of section 69.

"Corporation," restriction of meaning of.

(2) Where the corporation is not constituted exclusively or chiefly for insurance purposes, and the insurance branch and fund are completely severable from every other branch and fund of the corporation, the word "corporation" for the purposes of sections 212 to 231 shall mean only the insurance branch of the corporation. 2 Geo. V. c. 33, s. 211.

Commencement of winding up.

212.—(1) The winding-up shall be deemed to commence at the beginning of the day on which the registry of the corporation expired or was cancelled, and where the corporation is constituted for the transaction of insurance exclusively its corporate powers shall thereupon cease and determine except for the sole purpose of winding up its affairs.

Effect of winding up.

(2) After the date of the commencement of the winding up any transfer of shares unless made by authority of the Supreme Court, and any alteration in the status of members or shareholders of the corporation shall be void; and no action or other proceeding against the corporation shall be commenced or proceeded with except by leave of the Court; and every attachment, sequestration, distress or execution put in force against the property of the corporation shall be void.

Cesser of contracts of employment.

(3) All contracts of employment entered into by the corporation shall *ipso facto* cease and determine at the commencement of the winding-up.

(4) All the funds, assets and property of the corporation or of any liquidating branch or lodge thereof shall be deemed general assets of the corporation, branch or lodge, respectively, for the payment of all debts thereof, and shall not be applied to the payment of any particular debts, referentially or exclusively, except as otherwise herein expressly provided. 2 Geo. V. c. 33, s. 212.

213.—(1) Upon notice given by the Superintendent of the corporation's registry being cancelled under subsection 1 of section 87, or where a corporation neglects to register or renew its registry, the liquidator in voluntary winding-up proceedings, if any, and if there is no liquidator the officer or officers of the corporation in Ontario having in charge, custody, possession or power the accounts, account books and insurance funds of the corporation shall *ipso facto* become interim receiver or receivers, as the case may be, of the corporation, and officers of the Supreme Court subject to its control and direction, and shall so remain unless and until further order is made by the Court.

(2) If the treasurer or other officer does not become interim receiver he shall forthwith pay and deliver to the interim receiver all accounts, account books and insurance funds of the corporation in his charge, custody, possession or power.

(3) Every interim receiver shall forthwith deposit in a chartered bank in Ontario to the credit of the corporation all money and securities for money in the charge, custody, possession or power of the corporation or of himself as officer thereof, and shall from time to time so deposit all further money and securities that come into his possession or power as interim receiver unless and until otherwise ordered by the Court or a Judge, and the same shall not be withdrawn from the bank without leave of the Court or a Judge.

(4) The interim receiver, or person depositing the same shall obtain from the bank a receipt in triplicate for the money and securities so deposited and one of the triplicates shall be forthwith filed by him in the office of the Superintendent.

(5) Notice from the Superintendent to any person that the registry of the insurance corporation has expired or has been cancelled, or that the corporation has become unregistered, shall be sufficient notice that the funds and securities of the corporation are subject solely to the order of the Supreme Court. 2 Geo. V. c. 33, s. 213.

214.—(1) After the deposit of the money and securities in the bank, the interim receiver or receivers shall forthwith file an application, Form 1, in the office of the Master.

(2) With the application there shall be filed one of the triplicate receipts given by the bank, and an affidavit, Form 2, in which all the receivers, if there are more than one, shall join.

Securities previously given by receiver to remain in force.

(3) Until an interim receiver is discharged from his office, or until new security is taken from him by order of the Court, any security given by him to the corporation and in force at the cesser of registry shall continue in as full force and validity as if the corporation had continued to be registered.

Calling in security.

(4) On the filing of the documents mentioned in this section the Master shall issue to the interim receiver his certificate of the filing, and shall issue his order requiring any person having in his charge, custody, possession or power the security mentioned in the next preceding subsection to deliver the same forthwith to the Master for approval, and on any refusal, neglect or delay to obey the order such person shall be liable to be committed for contempt of Court.

Non-delivery punishable as a contempt.

Where no securities exist, or the securities are not satisfactory or sufficient.

(5) If there is no such security, or if the existing security is not in the opinion of the Master satisfactory or sufficient the Master shall order the interim receiver within a time limited to give security or other or additional security, and if the interim receiver makes default the Master may remove him and appoint another interim receiver.

Guarantee company's bond.

(6) The Master may accept as security the bond of a guarantee company registered under this Act.

Bonds, etc., of receiver to be made to Superintendent.

(7) The security of every receiver under this Act shall be made to the Superintendent in his name of office, and all securities when approved by the Master shall be deposited with the Superintendent.

Enforcement of securities.

(8) All securities to which this section applies, whether made to him or not, may be enforced by the Superintendent for the time being in his name of office. 2 Geo. V. c. 33, s. 214.

Order of court staying proceedings.

215. On the application of the Superintendent or of any creditor or contributory upon proof to the satisfaction of the Court that all proceedings in relation to the winding up ought to be stayed the Court may at any time make an order staying the same either altogether or for a limited time on such terms and subject to such conditions as it may deem proper. 2 Geo. V. c. 33, s. 215.

Hearing application for discharge.

216.—(1) The Master shall appoint a place and a time not less than twenty-one days from the date of the appointment to hear the application of the interim receiver for his confirmation or discharge, and upon hearing the application, may appoint the interim receiver as receiver or may discharge him from his office and may appoint another as receiver, or make such other disposition of the matter as he may deem proper.

Public notice of application and of the hearing.

(2) Notice of the application, Form 3, shall be published by the interim receiver in two issues of the *Ontario Gazette*, and once a week for two weeks in a newspaper published in the county or district in which the head office or chief office of the corporation is located, and

a copy of the notice shall be delivered to the Superintendent at least ten days before the day appointed for the hearing of the application.

(3) At the place and time appointed the Master may appoint the interim receiver as receiver or may discharge him and appoint another person to be receiver, or with the consent in writing of the Superintendent may then or afterwards dispense with a receiver and generally make such order and give such directions as will best expedite the beneficial realization of the assets, the discharge of the liabilities, and the distribution of the surplus among the persons entitled.

Disposal of application by Master.

(4) Where a receiver is dispensed with, the assets shall be realized and distributed by or under the direction of the Master among the persons entitled thereto in the same way, as nearly as may be, as if the distribution were being made by the receiver.

Distribution of assets where receiver dispensed with.

(5) A Judge of the Supreme Court may direct how the books, accounts and documents of the corporation and of the receiver are to be dealt with or disposed of.

Disposal of accounts, documents, etc.

(6) There shall not be more than one receiver at any one time except with the consent in writing of the Superintendent.

Not to be more than one receiver.

(7) The Master may appoint as receiver any trust company approved by the Lieutenant-Governor in Council as one which may be appointed receiver under this Act or which has been heretofore so approved. 2 Geo. V. c. 33, s. 216.

Trust company as receiver.

217.—(1) If the interim receiver fails to comply with the provisions of section 213 within eight days after becoming interim receiver the Master may on the application of the Superintendent or of any policy or certificate holder or of any claimant or creditor, supported by an affidavit stating the facts, remove the interim receiver and appoint a new interim receiver, and may make such further order as he may deem necessary for securing the property of the corporation.

On default of interim receiver Master may appoint another.

(2) An interim receiver appointed by the Master shall under his direction take immediate possession of the money and securities for money of the corporation, and shall thereafter perform all the duties required of an interim receiver, and on default of performance shall be liable to the penalties imposed by this Act.

Duties of new interim receiver.

(3) On non-compliance by an interim receiver or by any officer, agent or employee of the corporation with any provision of sections 213 or 214 or with any order made, or summons or direction issued by the Master under this Act, upon motion made as provided in subsection 1, the Master may issue his certificate of the default, and his certificate shall be conclusive evidence of such default for the purposes of any proceedings taken by any of such persons under sections 213 or 214, or under subsection 5 of this section.

Proceedings on default of compliance.

Motion to
commit.

(4) A motion to commit such defaulter may on two clear days' notice be made before a Judge of the Supreme Court in Chambers.

Penalty for
non-compli-
ance with
sections 213
and 214
after notice.

(5) If any person made interim receiver by this Act or by order hereunder receives from the Superintendent notice under his hand and the seal of his office directing such person to comply with the provisions of section 213 or of section 214, and the person so notified does not within ten days after the notice delivered comply accordingly such person shall incur a penalty of not less than \$100 and not more than \$500, recoverable under *The Ontario Summary Convictions Act*; and, in case of a second or any subsequent conviction, he shall be imprisoned for a term not less than three months and not more than twelve months.

Rev. Stat.
c. 90.

Powers of
the Master.

(6) Subject to the provisions hereinafter contained the Master shall

(a) Decide upon the security to be given by the receiver, and upon the mode and amount of his compensation;

(b) Fix the times for the submission and passing of his accounts;

(c) Settle advertisements;

(d) Determine what persons are entitled to notice of any matter or proceeding, and the time, mode and form of notice to be given;

(e) Settle and determine lists of the debtors and the contributories and the amounts which they are respectively liable to pay and contribute to the assets;

(f) Settle and determine the claims of creditors and the amounts to which they are respectively entitled, and all matters of set-off affecting or alleged to affect such debts, contributions or claims;

(g) Direct the realization of assets, the discharge of liabilities and the distribution of the surplus: and

(h) Make such orders and give such directions as will best give effect to the provisions of this Act: and generally shall have all the powers which might be exercised on a reference to him under a judgment or order of the Supreme Court.

Appeal from
Master's
decision.
R.S.C. c.
144.

(7) Orders and certificates made by the Master under this Act shall be appealable in like manner as orders and certificates of the Master made in a winding-up under *The Winding-up Act* of Canada, and so far as not inconsistent with the provisions of this Act the Rules of the Supreme Court shall apply to all proceedings under this Act.

Consolidated
rules to
apply.

Duration of
winding up.

(8) The duration of the winding-up shall not be prolonged beyond one year from its commencement unless the Superintendent for special and urgent cause shown to his satisfaction consents in writing to an extension to a day named in his consent.

(9) Where the creditors are subjected to delay or the estate to expense by any want of care, diligence or efficiency on the part of the receiver the Master, on motion of the Superintendent or of any creditor, contributory or other person interested in the estate, may impose a fine on the receiver of not less than \$20 nor more than \$200 and costs which shall be a debt due from the receiver to the estate, and execution may issue forthwith or the amount may be charged against any remuneration already earned by but not yet paid to the receiver.

(10) The receiver shall as far as practicable act personally, under the direction of the Master, in all matters relating to the estate; he shall attend to the correspondence, give notices, file and copy documents, prepare schedules, make calls on persons found or adjudged subject thereto, and perform such other duties and services as may from time to time be proper and necessary.

(11) No costs shall be paid or allowed for the performance of duties or services which properly devolve upon the receiver personally either within the meaning of this Act or by virtue of any law or practice relating to receivers in force in Ontario. 2 Geo. V. c. 33, s. 217.

218.—(1) Every receiver shall be subject to the summary jurisdiction of the Court in the same manner and to the same extent as the ordinary officers of the Court; and the performance of his duties may be compelled by order of the Court.

(2) All remedies sought or demanded for enforcing any claim for a debt, privilege, mortgage, lien or right of property upon, in or to any effects or property in the hands, possession or custody of a receiver may be obtained by an order of the Court on summary petition, and not by action, suit, attachment, seizure or other proceeding of any kind.

(3) In the discretion of the Court a receiver may be removed, and with or without his removal the Court may order the amount of any damage, loss or costs, ascertained to have been occasioned to the estate by his misconduct, misfeasance, laches or neglect to be deducted from his remuneration earned or to be paid by him. 2 Geo. V. c. 33, s. 218.

219.—(1) The advertisement for or notice to creditors or claimants shall be according to Form 4.

(2) Upon the evidence mentioned in subsection 4 of section 84, and without the creditor or claimant filing further or other proof or making any formal claim or giving notice, the receiver shall prepare the three schedules next hereinafter mentioned with the amount for which or having relation to which each creditor or claimant appears entitled to rank on the assets, and upon such amount being verified to the satisfaction of the Master, and in the absence of contestation by any person interested, the creditor or claimant shall be collocated and ranked accordingly.

Schedule of
preferred
creditors.

(3) The first of the schedules shall be the Schedule of Preferred Creditors and shall include the names, addresses and descriptions of the persons mentioned in section 231 and the total amount to which, on the evidence mentioned in subsection 2, particular reference being made to the book and page or as the case may be, such persons are severally entitled, and the amount for which they are severally entitled to rank as preferred creditors.

Schedule of
ordinary
creditors.

(4) The second of the schedules shall be the "Schedule of Ordinary Creditors," and the schedule shall include those preferred creditors who, in respect of an unpreferred residue, are entitled to rank as ordinary creditors and the amount in each case of such residue; also all creditors entitled to claim under policies matured before the commencement of the winding-up or having at that date a fixed surrender value, or unmatured at the commencement of the winding up but secured by deposit under this Act, together with the following particulars in the case of each policy, viz.: The number and description of the policy, the date of issue (and in the case of life insurance policies the age of the assured at the date of issue), the name and address of the assured, and of his assignee, if any, the amount for which the policy was issued and the value of the policy or of the unearned premiums, as the case may be, taken as at the commencement of the winding up, and in the case of policies issued for a term of years the date of the expiry of the term.

(a) In the case of annuities on lives or of unmatured policies of life insurance so secured, including endowment and tontine insurance, such annuity or unmatured policy issued by a corporation licensed under section 62 shall if valid and subsisting at the commencement of the winding up, be entitled to rank for the value ascertained according to the rules mentioned in Schedule C;

(b) In the case of all other unmatured policies the policy if valid and subsisting at the commencement of the winding up shall be entitled to rank for the unearned premium if any.

Who to be
paid distri-
butive share
on annuity
or unma-
tured policy.

(5) On the distribution of the assets the distributive sum payable in respect of any such annuity or unmatured policy shall be paid respectively to the annuitant or to the policyholder, or the beneficiary for value, if any, or to their respective assigns.

Other par-
ticulars to
be included
in schedule.

(6) The second schedule shall also include particulars of the obligations other than policies issued by the corporation and outstanding at the commencement of the winding up, with the names of the obligees and payees, and the value of such obligations taken as at that date, and shall also include the names and addresses, so far as known, of all other persons entitled to rank upon the assets not being persons and claims falling within the scope of the first and third schedules.

(7) The third schedule shall be a Schedule of Unmatured and Unsecured Policies, and shall include all policies in force at the commencement of the winding up, but not falling within the scope of the second schedule, and shall include the like particulars as therein mentioned, except as to the value of the policy, and shall further show the aggregate of the contributions made by the assured to the reserve or surplus fund, if any, of the corporation; and in any distribution of any surplus assets the share under any policy shall be proportionate to such aggregate of contributions by the assured, with or without interest thereon, as the Master under the circumstances may deem to be just.

Schedule of the unmatured and unsecured policies.

(8) Where the registry of the corporation has been cancelled for insolvency or impending insolvency, or where the Master is of the opinion that the assets of the estate are insufficient or not more than sufficient to pay in full the claims entitled to rank in the first and second schedules the Master may dispense with the preparation of the third schedule.

When third schedule may be dispensed with.

(9) As soon as practicable after the commencement of the winding up the receiver shall prepare a "Schedule of Debtors" and a "Schedule of Contributories."

Schedules of debtors and contributories.

(10) The "Schedule of Debtors" shall show the names and addresses, so far as the addresses can be ascertained, of all persons actually indebted to the estate or against whom the estate holds obligations or accounts accruing due with particulars of the same, and of the securities, if any, held by the estate, reference being in every case made to the books or vouchers relating thereto, and such schedule shall be *prima facie* evidence of the indebtedness of any person whose name appears therein.

What schedule of debtors to show.

(11) The "Schedule of Contributories" shall show the names and addresses, so far as the addresses can be ascertained, of all members and shareholders and all persons who are subject to call, or otherwise liable to contribute to the assets, and the extent of such liability, giving the like reference to books and vouchers.

What schedule of contributories to show.

(12) The schedules mentioned in this section shall be prepared by the receiver in triplicate; one of the triplicates verified by his oath shall be filed in the Master's office, another shall be delivered to the Superintendent, and the third shall be kept in the receiver's office and shall be accessible on demand to all persons interested in the estate. 2 Geo. V. c 33, s. 219.

Schedules to be in triplicate; how disposed of.

220.—(1) After the expiration of the time limited by the advertisement for creditors or by the notice to claimants the Master shall settle and determine

Procedure after expiry of the time limited for claims.

- (a) The list of creditors and the claims of alleged creditors, and the amounts to which those persons by him adjudged to be creditors are respectively entitled;
- (b) The list of debtors and contributories and the amounts they are severally liable to pay or contribute to the assets; and
- (c) All matters of set-off affecting or alleged to affect such claims against, or debts or contributions to the estate.

Disallow-
ance for
want of due
notice.

(2) The Master may disallow all claims of which notice was not given within the time limited; and thereafter shall report directing a distribution of the assets among the persons entitled thereto, having regard only to the claims of which the receiver had notice within the time limited.

Special
leave to
prove claim.

(3) The Master may give special leave to prove a claim of which notice has not been given upon such terms as to costs and otherwise as the Master directs.

Interim
report.

(4) The Master may make an interim report whenever deemed advisable; and when deemed necessary may direct the payment of an interim dividend.

Interim
dividend,
when to be
paid.

(5) It shall not be necessary to procure an order for the payment of any dividend declared by the Master's report or interim report after such report becomes absolute by lapse of time, or is confirmed or is affirmed, or affirmed with a variation, on final appeal, as the case may be, but the receiver may pay such dividend upon the production of a certified copy of the report and a certificate of the Master certifying the date of its filing and that the report has become absolute by lapse of time or is confirmed or has been affirmed, and if affirmed with a variation how varied on final appeal as the case may be. 2 Geo. V. c. 33, s. 220.

Inquiry into
misfeas-
ances and
defaults of
directors,
etc.

221. Where in a winding-up liquidation under this Act the liability of the corporation is admitted, but the person to whom the corporation is liable is in dispute or uncertain, or where in the opinion of the Superintendent no sufficient discharge for the liability can be had the amount of the liability or of the dividends payable in respect thereof shall be paid into court under the provisions of *The Trustee Act*. 2 Geo. V. c. 33, s. 221.

Rev. Stat.
c. 121.

Filing
Master's
report.

222.—(1) Where a report is made as to debtors or contributories the Master shall deliver it to the receiver who shall forthwith file the same in the Master's office.

Notice of
filing.

(2) Notice of the filing of the report and of the date of filing shall forthwith be given by the receiver by publication in the *Ontario*

Gazette and in a newspaper published at or nearest the place where the head office of the corporation is located and in two daily newspapers published in the City of Toronto.

Copy of report to be sent to Superintendent.

(3) The receiver shall also forthwith deliver or transmit a copy of the report to the Superintendent having indorsed thereon notice of the date of filing, and shall also keep in his own office a copy of the report indorsed with the date of filing which shall be accessible on demand to all persons interested in the estate.

Effect of report becoming absolute.

(4) At the expiration of fourteen days from the receipt of such indorsed copy of the report by the Superintendent the report shall become absolute unless notice of appeal is served within that time, and every person ascertained by the report to be indebted shall *ipso facto* and without further proceedings and as after final judgment be deemed to be a debtor to the corporation in the sum specified in the report, and thereafter the Master may under his hand certify that by his report dated and filed in on the day of , 19 (*supplying the necessary particulars*) the person named in the certificate has been found indebted to the corporation (*naming it*) in the sum of \$ with \$ interest (*if any*) and \$ costs (*if any*).

(5) A fee of 25 cents shall be payable to a Local Master in respect of each certificate together with 10 cents for each additional five names after the first.

Fees.

(6) The receiver or the Superintendent may thereupon by *præcipe* or requisition directed to the clerk of any Division Court or County or District Court which would have jurisdiction in an action for the recovery of a claim of the amount specified in the certificate, or to the proper officer of the Supreme Court, require the certificate to be entered as a judgment of the Court, and thereupon it shall be entered accordingly, and thereafter the receiver or the Superintendent may take any proceedings or cause to be issued any process for the enforcing of the judgment that could be had or taken for the like purpose upon any judgment of such Court.

Transcript of judgment.

(7) Where the certificate includes the names of more than one person residing in the same bailiwick or division, it may be entered as a judgment against all of them and only one writ of execution shall issue commanding the sheriff or bailiff to execute the writ against the goods and lands of each of the persons named therein in respect of the sum of money, damages or costs specified as payable by him: and thereupon the sheriff or bailiff shall execute the writ as he would if separate writs for the sum of money, damages or costs had been issued against each of such persons. 2 Geo. V. c. 33, s. 222.

General writ of execution within county.

223. Where in the course of the voluntary or compulsory winding up a corporation it appears that any past or present trustee, auditor, director, manager, officer, official, receiver or liquidator of the corpora-

Officer or liquidator misapplying funds of corporation.

tion has misapplied or retained in his own hands or become liable or accountable for any money, assets, or property of the corporation, or has been guilty of any misfeasance or breach of trust or duty in relation to the corporation, or that his conduct in the management of the affairs of the corporation has been such as to require investigation the Master, on the application of the Superintendent or the Registrar or of the receiver or of any creditor or contributory, and after at least ten days' notice served on the person whose conduct or dealings are to be investigated, may examine into the conduct and dealings of such person and may direct him to repay any money so misapplied or retained, or for which he has become liable or accountable, together with interest at such rate as the Master thinks just, or to contribute such sums of money to the assets of the company by way of compensation in respect of such misapplication, retention, misfeasance or breach of trust as the Master thinks fit, and may disallow his account, if any, for services or salary. 2 Geo. V. c. 33, s. 223.

R.S.C. c.
144, s. 123.

Books, etc.,
of receiver
to be acces-
sible to
Insurance
Registrar.

224. The books, financial statements, schedules, accounts and vouchers of every receiver shall be accessible to the Superintendent and the Registrar and to any person authorized under the hand and seal of either of them: and if any receiver refuses or neglects to afford such access, or if he makes a wilfully false statement or untrue entry he shall be guilty of an offence, and upon summary conviction thereof shall be liable to imprisonment for a period not exceeding twelve months.

Receiver to
deposit
moneys in
bank.

225. Unless and until otherwise ordered by the Court the receiver shall forthwith deposit at interest in a chartered bank in Ontario to the credit of the corporation all money by him from time to time received whenever the same amounts to \$100. 2 Geo. V. c. 33, s. 225.

Default of
receiver in
leaving or
passing
accounts,
etc.

226. In case of default by any receiver or liquidator in leaving or passing any account, or in making any deposit or payment, or of laches or negligence in performing any other duty devolving upon him by virtue of his office, or of an order or direction of the Court, the Master either without motion or on motion by the Superintendent or any person interested may disallow any salary or compensation to the receiver or may charge him with interest upon his balances, or may remove him and appoint another, or make such other order as will best carry into effect the purposes of this Act. 2 Geo. V. c. 33, s. 226.

Insurance
Superintend-
ent a party

227. Where a corporation is being wound up every action, matter or proceeding relative to the estate of the corporation, or to a receiver or liquidator thereof, or to the sureties of or securities given by either, shall be brought and prosecuted by or in the name of the Superintendent by his name of office, and the Superintendent shall be a necessary party to every such action, matter or proceeding against the corporation or affecting the estate and to every taxation, retaxation, review or revision of costs affecting the estate. 2 Geo. V. c. 33, s. 227.

High Court
vacations
not to apply
to proceed-
ings under
sections
205-231.

228. Vacations in the Supreme Court shall not apply to proceedings under sections 205 to 231. 2 Geo. V. c. 33, s. 228.

(69)

Costs.

229.—(1) Except with the consent in writing of the Superintendent no counsel or solicitor shall be employed to act for the receiver or others at the expense of the corporation. Employment of counsel or solicitor by receiver.

(2) A minute entered in the Master's book shall have the same force as a formal order or direction; and except in special cases no costs shall be allowed for attending on or taking out a formal order or direction. Minute on Master's book to have force of formal order or direction.

(3) A copy of any minute certified under the hand of the Master shall be *prima facie* evidence thereof, and for every such certificate a fee of 50 cents shall be payable. Copy of minute as evidence.

(4) Consolidated Rule 678, or any rule substituted therefor shall apply to any bill of costs payable wholly or in part out of the estate. Revision of taxed costs.

(5) The costs of any matter or proceeding in the Master's office under this Act shall be on the County Court scale. Scales of costs.

(6) The taxed costs of any action, matter or proceeding by the Superintendent or by the receiver with the written consent of the Superintendent shall be paid out of the funds or estate of the corporation; and except with such consent, no costs shall be allowed out of the estate for separate or other representation of members or certificate holders of the corporation or for the representation of any class of members or certificate holders, and the costs of all other actions, matters, or proceedings shall be in the discretion of the Court. Costs of proceedings in winding up.

(7) All costs, charges and expenses properly incurred in the receiver-ship and winding up of the corporation, including the remuneration of the receiver, shall be payable out of the assets of the corporation in priority to all other claims. 2 Geo. V. c. 33, s. 229. Priority of certain costs.

230.—(1) Every account to be passed or bill of costs to be taxed, payment of which is to be made out of the estate, shall be rendered in duplicate to the receiver and the receiver shall deliver or transmit one duplicate to the Superintendent at least ten days before the day appointed for the passing of the account or taxation of the bill of costs. Accounts, bills of costs.

(2) The passing of the account or taxation of the bill of costs shall not be proceeded with until proof has been furnished by the production of the receipt of the Superintendent or otherwise to the officer before whom the account is to be passed or the bill of costs is to be taxed that the provisions of subsection 1 have been complied with. 2 Geo. V. c. 33, s. 230. Evidence of compliance with subs. 1 before passing or taxation.

PRIORITY OF CLAIMS FOR WAGES.

231. Subject to the provisions of subsection 7 of section 229, the Master in distributing the assets of the corporation shall direct payment in priority to the claims of the ordinary or general creditors of the salary or wages of all clerks and wage-earners in the employment Clerks and wage-earners how far preferred creditors.

of the corporation due at the date when the corporation became unregistered or within one month before, not exceeding three months' salary or wages, and such persons shall be entitled to rank as ordinary or general creditors for the residue of their claims. 2 Geo. V. c. 33, s. 231.

PURCHASE OF ASSETS BY OFFICERS AND OTHERS.

Purchase of assets by officers, etc., prohibited.

232. Any purchase of assets of an unregistered or liquidating corporation, or of any member's right to rank on the assets, or of a member's dividend by any person directing, managing, auditing, or employed by the corporation within three years next before receivership or liquidation, or any such purchase by any receiver, or liquidator, or by an inspector is prohibited, and any such pretended purchase or assignment shall be void. 2 Geo. V. c. 33, s. 232.

PART II.

PROVISIONS RELATING TO LIVE STOCK INSURANCE CONTRACTS.

Meetings to establish companies, how called.

233.—(1) Ten owners of live stock in any municipality or association of municipalities may call a meeting of the owners of live stock to consult whether it is expedient to establish therein a live stock insurance company upon the mutual plan.

Organization—application of several provisions.

(2) The mode of calling such meeting and the proceedings for the formation of the company shall be the same *mutatis mutandis* as in the case of the formation of a mutual fire insurance company except that the determination that it is expedient to establish the company shall be by thirty residents of the municipality being owners of live stock in Ontario and that the meeting for the organization of the company shall not be held unless and until fifty owners of live stock in Ontario have signed their names to the subscription book and bound themselves to effect insurance in the company which in the aggregate shall amount to \$50,000 at least. 2 Geo. V. c. 33, s. 233.

Property which may be insured.

234. The company may within the limits prescribed by the license insure against loss of live stock by fire, lightning, accident, disease or any other means, except that of design on the part of the assured or by the invasion of an enemy or by insurrection. 2 Geo. V. c. 33, s. 234.

Application of provisions as to fire insurance.

235. The following provisions of this Act relating to fire insurance contracts shall apply to live stock insurance contracts,—

- (a) The provisions as to the form and contents of the policy;
- (b) The provisions as to the conditions including the statutory conditions numbered 1, 3, 5, 6 (a), (b), 7, 8, 13, 14, 15, 16, 17, 18 (a), (b), (c), 19, 20, 21, 22 and 24;
- (c) Subsection 3 of section 192.

The following additional condition shall form part of every live stock insurance contract:

The insurance may be terminated by the company by giving seven days' notice to that effect. 2 Geo. V. c. 33, s. 235. Termination
of contract.

236.—(1) Contracts of insurance shall not in any case exceed the term of two years. 2 Geo. V. c. 33, s. 236 (1). Term of
contract.

(2) A contract made for one year or any shorter period may be renewed from time to time at the discretion of the directors by renewal receipt instead of by policy, on the assured paying the required premium or giving his premium note; and all payments for renewal by cash or premium notes shall be made at or before the end of the period for which the policy was granted or renewed, otherwise the policy shall be void. 2 Geo. V. c. 33, s. 236 (2); 3-4 Geo. V. c. 35, s. 14. Renewing
policies.

(3) No premium note taken under any contract of insurance shall exceed forty per centum or be less than ten per centum per annum of the sum insured, and no renewal receipt shall extend the contract beyond two years from the date of the policy. 2 Geo. V. c. 33, s. 236 (3). Premium
note, limita-
tion of
amount.

PART III.

PROVISIONS RELATING TO WEATHER INSURANCE CONTRACTS.

237.—(1) In this Part,

Interpreta-
tion.

(a) "Agricultural Property" shall include dwelling-houses, stables, barns, sheds and outbuildings, and their contents, waggons, carriages, and other vehicles, saddles and harness; agricultural engines; implements, tools, instruments, appliances and machinery; household goods, wearing apparel, provisions, musical instruments, and libraries; live stock: growing crops, and crops severed from the land; fruit and ornamental trees, shrubs and plants; and live or standing timber, being upon farms as farm property, and owned by members of the company in which the property is insured; "Agricultural Property."

(b) "Weather Insurance" shall mean and include the insurance of any kind of agricultural property against loss or injury arising from such atmospheric disturbances, discharges or conditions as the contract of insurance shall specify. 2 Geo. V. c. 33, s. 237. "Weather Insurance."

238.—(1) Ten owners of agricultural property in any municipality or association of municipalities may call a meeting of the owners of agricultural property to consult whether it is expedient to establish therein a weather insurance company upon the mutual plan. Meeting to
establish.

Organiza-
tion.

(2) The mode of calling such meeting and the proceedings for the formation of the company shall be the same *mutatis mutandis* as in the case of the formation of a mutual fire insurance company except that the determination that it is expedient to establish the company shall be by thirty residents of the municipality being owners of agricultural property in Ontario, and that the meeting for the organization of the company shall not be held unless and until fifty owners of agricultural property in Ontario have signed their names to the subscription book and bound themselves to effect insurance in the company which in the aggregate shall amount to \$50,000 at least. 2 Geo. V. c. 33, s. 238.

Application
of certain
provisions
as to fire
insurance.

239.—(1) The following provisions of this Act relating to fire insurance contracts shall apply to weather insurance contracts:—

- (a) The provisions as to the form and contents of the policy;
- (b) The provisions as to conditions, including the statutory conditions numbered 1, 3, 5, 6 (a), (b), 7, 8, 13, 14, 15, 16, 17, 18 (a), (b), (c), 19, 20, 21, 22 and 24;
- (c) Subsection 3 of section 192.

Additional
conditions.

(2) The following additional conditions shall form part of every weather insurance contract:

Termina-
tion.

(i) The insurance may be terminated by the company by giving seven days' notice to that effect.

Where
buildings or
structures
have been
weakened
by altera-
tions made
without
consent.

(ii) The company is not liable for loss or damage occurring to buildings or structures or to their respective contents where the buildings or structures have been weakened by subsequent alterations unless permission to make such alterations has been previously granted in writing signed by a duly authorized agent of the company. 2 Geo. V. c. 33, s. 239.

Duration of
contract.

240. A contract of weather insurance shall not in any case exceed the term of three years. 2 Geo. V. c. 33, s. 240.

Fixed pay-
ments on
premium
note.

241. On every premium note taken by the company there shall be payable at the commencement of each year of insurance a fixed sum amounting to at least one-fifth of one per centum of the sum insured: and the premium note shall, as to the balance thereof, be subject to assessment by the directors. 2 Geo. V. c. 33, s. 241.

Assessment
of the
balance.

PART IV.

GENERAL PROVISIONS.

242.—(1) Until otherwise prescribed by the Lieutenant-Governor in Council the fees for Letters Patent of Incorporation under this Act shall be as mentioned in Schedule D. Fees, on incorporation.

(2) Until otherwise prescribed by the Lieutenant-Governor in Council the fees set out in Schedules E to H shall be payable in respect of the matters therein mentioned. Other fees

(3) The fees prescribed in Schedules D to H shall be payable to the Department of Insurance. To be paid to department.

(4) When the fee for any term of license or registry under Schedules D to H exceeds \$10 the fee for a certificate covering a period of six months or under shall be one-half of the fee payable for the full term. When term of license or registry not more than six months.
2 Geo. V. c. 33, s. 242.

243. The fees payable upon an application or in respect of any document or instrument to be filed, examined or deposited shall be paid before the application is considered or the document or instrument is filed, examined or deposited; and in the case of registry or certificates of registry the fees shall be payable before the corporation is registered. To be paid before steps taken.
2 Geo. V. c. 33, s. 243.

244.—(1) The Lieutenant-Governor in Council may make regulations for Regulations.

(a) Extending the provisions of this Act or any of them to any system of insurance not particularly mentioned herein;

(b) Generally for the better administration of the Department and the carrying out of the provisions of this Act.

(2) Every Order in Council made under this section shall be laid before the Assembly forthwith if the Assembly is then in session and if not then in session then within fifteen days after the opening of the next Session. Regulations to be laid before Assembly.
2 Geo. V. c. 33, s. 244.

245. Except where the provisions of this Act are inconsistent with them, sections 49, 51, 54 to 62, 72 to 77, 95 (1) and 98 of *The Ontario Companies Act* shall apply substituting for the words "Provincial Secretary" wherever they occur the word "Superintendent." Application of certain sections of the Ontario Companies Act.
2 Geo. V. c. 33, s. 246. Rev. Stat. c. 178.

SCHEDULE A.

[Section 73 (2) (g)].

Age at entry.	Net level Premium for all-life insurance of \$1,000.			
	Yearly in advance.	Half-yearly in advance.	Quarterly in advance.	Monthly in advance.
	\$	\$	\$	\$
18	9.86	5.00	2.51	.84
19	10.20	5.18	2.60	.87
20	10.55	5.36	2.69	.90
21	10.91	5.53	2.78	.93
22	11.28	5.71	2.87	.96
23	11.66	5.89	2.96	.99
24	12.03	6.07	3.05	1.02
25	12.42	6.25	3.14	1.05
26	12.76	6.43	3.23	1.08
27	13.12	6.60	3.32	1.11
28	13.49	6.78	3.41	1.14
29	13.87	7.02	3.53	1.18
30	14.31	7.20	3.62	1.21
31	14.76	7.44	3.74	1.25
32	15.22	7.68	3.86	1.29
33	15.73	7.91	3.98	1.33
34	16.25	8.21	4.13	1.38
35	16.82	8.51	4.28	1.43
36	17.42	8.81	4.43	1.48
37	18.05	9.10	4.57	1.53
38	18.71	9.46	4.75	1.59
39	19.42	9.82	4.93	1.65
40	20.18	10.17	5.11	1.71
41	20.97	10.59	5.32	1.78
42	21.81	11.01	5.53	1.85
43	22.70	11.48	5.77	1.93
44	23.65	11.96	6.01	2.01
45	24.66	12.44	6.25	2.09
46	25.72	12.97	6.52	2.18
47	27.31	13.80	6.94	2.32
48	28.10	14.16	7.12	2.38
49	29.36	14.82	7.45	2.49
50	30.72	15.53	7.80	2.61
51	32.17	16.24	8.16	2.73
52	33.71	17.02	8.55	2.86
53	35.34	17.85	8.97	3.00
54	37.07	18.74	9.42	3.15
55	38.94	19.64	9.87	3.30

SCHEDULE B.

FORMS.

(Section 214 (1).)

FORM 1.

INTERIM RECEIVER'S APPLICATION FOR CONFIRMATION OR DISCHARGE.

In the Supreme Court of Ontario,

In the matter of *The Ontario Insurance Act*.And in the matter of (*name of corporation*), an unregistered insurance corporation.

I, C.D., by virtue of *The Ontario Insurance Act* (or of an order made under *The Ontario Insurance Act as the case may be*), interim receiver for the above-named corporation, do on the grounds set forth in the annexed affidavit apply to the Court for my confirmation in the office of receiver (or for my discharge from the office of receiver, *according as the interim receiver applies to be confirmed or discharged*), and for an appointment of a day on which my application will be considered.

Dated at this day of , 19 .
C. D.

FORM 2.

(Section 214 (2).)

AFFIDAVIT OF INTERIM RECEIVER.

In the Supreme Court of Ontario,

In the matter of *The Ontario Insurance Act*.

And in the matter of (*name of the corporation*) an unregistered insurance corporation and the application of C.D., interim receiver, dated the day of , 19 .

I, C.D., by virtue of *The Ontario Insurance Act*, intefim receiver for the (*naming the corporation*), make oath and say as follows:

1. The (*naming the corporation*) ceased to be registered under *The Ontario Insurance Act*, on the day of , 19 , and thereupon by virtue of the said Act I became interim receiver for the said corporation.

2. When the said corporation so ceased to be registered, I held therein the office of treasurer (*or as the case may be*) and as such officer I had in my custody, possession or power the funds (*or if a corporation having funds separate and distinct from the funds of the insurance branch, then say insurance funds*) of the corporation.

3. All the money and securities for money in my custody, possession or power when the said corporation ceased to be registered or subsequently and up to the time of making deposit in the bank as required by the said Act, are fully and truly set out in Schedule A. to this my affidavit; and the said deposit thereof is correctly vouched for by the bank's receipts hereto annexed.

4. The other assets of the said corporation, including money or securities for money which have come into my charge, custody, possession or power since the time of making the said deposits are fully and truly set out in Schedule B. to this my affidavit.

5. As treasurer (*or other officer as the case may be*) of the said corporation, I gave securities for the faithful performance of my duties to the corporation as follows:

Here specify the securities given; if bonds, give names and addresses of the sureties and the sums in which they are severally bound.

6. The said securities are still in force and are now in the custody, possession or power of (here give the name and address of the custodian or bailee).

[Where the interim receiver was appointed by order the above paragraphs may be varied to suit the circumstances.]

7. I have filed herewith an application in the Master's office, praying the court to confirm me in my office as receiver (or to discharge me from my office as receiver, *as the case may be*), and the following are the material facts in support of the said application (*here state shortly the material facts*).

Sworn at _____ day of _____, 19____. } (Signature.)
before me, etc. }

FORM 3.

(Section 216 (2).)

In the Supreme Court of Ontario,
In the matter of *The Ontario Insurance Act.*

And in the matter of the (*naming the corporation*) an unregistered insurance corporation.

TAKE NOTICE that C.D., interim receiver of the said corporation, has filed in the Master's office an application to be confirmed in his office (or to be discharged from his office) as receiver, and that the Master has appointed (*place, day and hour*), for the hearing of the said application, at which place and time the Master will make such disposition of the matter as may appear proper.

Dated at _____ the
day of _____, 19__.

C.D.,
Interim Receiver.

FORM 4.

(Section 219 (1).)

ADVERTISEMENT FOR CREDITORS.

Ontario Insurance Act.

In the Supreme Court of Ontario,
In the matter of *The Ontario Insurance Act.*

And in the matter of the (naming the corporation), an unregistered insurance corporation.

Pursuant to the judgment and direction of the Superintendent of Insurance herein, dated the _____ day of _____, 19____, cancelling the registration of the above named corporation (or as the case may be).

The creditors and persons (other than holders of unmatured policies or certificates of the corporation) having claims against the corporation are, on or before the _____ day of _____, 19____, to deliver or send by post, prepaid, to _____, of _____, the Receiver of the corporation, an affidavit showing their Christian names and surnames, addresses and descriptions, the full particulars of their claims, a statement of their accounts and the nature of the security, if any, held by them; or, in default thereof, they will be peremptorily excluded from the benefit of such judgment and direction, and from all share in the assets of the estate; and the said creditors and claimants, if so required by notice in writing from the said Receiver, are to come in and prove their debts and claims and produce their securities, if any,

before me at my chambers at _____, on the _____ day of _____, 19____, at _____ o'clock in the _____ noon, being the time appointed for hearing and adjudicating upon debts and claims, or, in default thereof, they will be excluded from the benefit of any distribution of assets.

The status and rights of persons interested under unmatured policies of the corporation will, in the absence of contestation and without any claim made, be determined by the books and records of the corporation or of its officers; a schedule showing the said status and rights may be seen in the office of the Receiver at the above address.

Notices and letters respecting the estate or any alleged right or interest therein, are to be addressed to the Receiver as above, and all letters requiring answer are to enclose a stamped and addressed envelope for reply.

Dated this _____ day of _____, 19____.

Master.

2 Geo. V. c. 33, Sched. B.

SCHEDULE C.

(Sections 107 and 219 (4) (a).)

RULE FOR VALUING AN ANNUITY.

(1) An annuity required or entitled to be valued under *The Ontario Insurance Act* shall (irrespective of the state of the health of the annuitant or nominee) be valued according to the table known as the Hm Table of the Institute of Actuaries of Great Britain, interest being reckoned at the rate of four per centum per annum and the age of the life being taken as at the nearest birthday.

RULE FOR VALUING A POLICY OR CONTRACT OF LIFE INSURANCE.

(2) The value of a policy or contract of life insurance required or entitled to be valued under *The Ontario Insurance Act* is (irrespective of the state of health of the assured or policyholder) the difference between the present value of the reversion in the sum insured (including any bonus or addition thereto made before the commencement of the winding up), and the present value of the future net annual premiums.

(3) Such present value shall be computed according to both the tables and the rate of interest mentioned in subsection 5 of section 166 of *The Ontario Insurance Act*.

(4) The premium to be calculated is such net or pure premium as according to the said tables and said rate of interest is sufficient to provide for the risk incurred by the insurer in issuing the policy or contract exclusive of any loading or addition for office expenses and other charges.

(5) The present value of the reversion at any age is the net single premium that, according to the said tables and said rate of interest, is equivalent to the present value of the net annual premium payable at that age and so long thereafter as required by the policy or contract.

2 Geo. V. c. 33, Sched. C.

SCHEDULE D.

(Section 242.)

Incorporation of Joint Stock Companies where the proposed capital stock is:

(a) \$1,000,000 or upwards	\$250 00
(b) \$500,000 or upwards but less than \$1,000,000	200 00
(c) \$300,000 or upwards but less than \$500,000	150 00
(d) Supplementary Letters Patent	50 00

Unless the capital stock of the company is thereby increased, in which case the fee shall be payable upon the amount of the increase under the above scale (a), (b), (c), the minimum fee being \$150.

2 Geo. V. c. 33, Sched. D.

SCHEDULE E.

(Section 242.)

Insurance Companies Licensed by the Province.

1. For examining and passing upon applications or documents under sections 9, 21, 27, 51, 61	\$10 00
2. For filing power of attorney under section 81	5 00
3. Application for change of name or of head office	10 00
4. For initial license to do business:—	
Joint Stock Company	100 00
Mutual	25 00
5. For each annual renewal of license:—	
Joint Stock Company	50 00
Cash Mutual Company	25 00
Mutual	5 00
6. For each supplementary license:—	
Initial	20 00
Renewal	10 00
7. Fee on Petition for Order-in-Council under Sections 51, 52 or 61..	25 00
8. For filing annual statements:—	
Cash Mutual Company	5 00
Joint Stock Company	5 00
3. The fee for incorporation of Mutual Fire Insurance Companies...	25 00
2 Geo. V. c. 33, Sched. E.; 3-4 Geo. V. c. 35, s. 15; 4 Geo. V. c. 30,	
s. 7.	

SCHEDULE F.

(Section 242.)

FRIENDLY SOCIETIES.

1. In the case of Ontario corporations registered or applying for registry on the Friendly Society Register, the fees shall be as follows:—

Subdivision A.

Corporations or incorporated branches having in Ontario 500 members or less:—

(a) Application for initial registry	\$2 00
(b) Extension of time for making application or delivering documents	1 00
(c) Certificate of registry, original or renewed	3 00
(d) Interim certificates or extension of certificates	2 00
(e) Revivor of registry after suspension	2 00
(f) Change of name or of head office	4 00

Subdivision B.

Corporations or incorporated branches having in Ontario over 500 and not more than 1,500 members:—

(a) Application for initial registry	\$3 00
(b) Extension of time for making application or delivering documents	2 00
(c) Certificate of registry, original or renewed	10 00
(d) Interim certificate, or extension of certificate	3 00
(e) Revivor of registry after suspension	6 00
(f) Change of name or of head office	6 00

Subdivision C.

Corporations or incorporated branches having in Ontario over 1,500 and not more than 2,500 members:—

(a) Application for initial registry	\$4 00
(b) Extension of time for making application or delivering documents	2 00
(c) Certificate of registry, original or renewed	25 00
(d) Interim certificate, or extension of certificate	4 00
(e) Revivor of registry after suspension	8 00
(f) Change of name or of head office	8 00

Subdivision D.

Corporations or incorporated branches having in Ontario over 2,500 members:—

(a) Application for initial registry	\$5 00
(b) Extension of time for making application or delivering documents	2 00
(c) Certificate of registry, original or renewed	25 00
(d) Interim certificate or extension of certificate	5 00
(e) Revivor of registry after suspension	10 00
(f) Change of name or of head office	10 00

In the case of extra-provincial friendly societies the fees in respect of powers of attorney shall be \$5, and in other respects the fees shall be as in Subdivision D of this Schedule.

2 Geo. V. c. 33, Sched. F.

SCHEDULE G.

(Section 242.)

Corporations deriving their powers from an Act of Canada:—

(a) Application for initial registry	5 00
(b) Extension of time for making application or delivering documents	2 00
(c) Filing power of attorney in case of extra-provincial corporations	5 00
(d) Filing change of power of attorney	5 00
(e) Certificate of registry, original or renewed	150 00
(f) Interim certificate of registry, or extension of certificate	5 00
(g) Revivor of registry after suspension	25 00
(h) Certificate of registry, original or renewed, under Section 99c..	100 00

2. In the case of corporations licensed under *The Insurance Act (1910)* of Canada to transact life insurance upon the assessment plan the fees shall be as follows:—

(a) Application for initial registry	\$5 00
(b) Extension of time for making application or delivering documents	2 00
(c) Filing power of attorney in case of extra-provincial corporations	5 00
(d) Filing change of power of attorney	5 00
(e) Certificate of registry, original or renewed	100 00
(f) Interim certificate of registry, or extension of certificate.....	5 00
(g) Revivor of registry after suspension	20 00

3. In the case of corporations mentioned in clauses (b), (d) and (e) of section 72, the fees shall be as in Subdivision A of Schedule "F."

4. In the case of corporations mentioned in clause (c) of section 72, the fees shall be as follows:—

(a) Application for initial registry	\$2 00
(b) Extension of time for making application or delivering documents	1 00
(c) Filing power of attorney in case of extra-provincial corporations	2 00
(d) Filing change of power of attorney	2 00
(e) Certificate of registry, original or renewed	3 00
(f) Interim certificate of registry, or extension of certificate.....	2 00
(g) Revivor of registry after suspension	3 00

2 Geo. V. c. 33, Sched. G; 4 Geo. V. c. 30, s. 8.

SCHEDULE H.

(Section 242.)

MISCELLANEOUS.

Office copy of decision of Superintendent	\$1 00
Certified copy of certificate of registry	1 00
Certified copy of entry on register	50
Copies of or extracts from documents filed with or issued by the Superintendent, per folio of 100 words	10
Also certificate of Superintendent	1 00
Certificate of exemption from registry	1 00
Filing of certificate of incorporation or any other separate document required by this Act to be filed in the office of the Provincial Registrar	1 00
For examining and passing upon applications of companies to have their suretyship bonds authorized by any of the Acts respecting the acceptance of certain corporations as sureties.....	10 00
Order-in-Council authorizing such bonds	100 00
Consent under section 169 (7)	5 00
Fee for certificate of registry, original or renewed, in the case of corporations, companies, insurers or underwriters transacting inland or ocean marine insurance, also discontinuing corporations, and companies investing surplus funds	10 00

2 Geo. V. c. 33, Sched. H.

REPORT
OF THE
Registrar of Friendly
Societies

TRANSACTIONS FOR THE YEAR 1913

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1914.

Printed by
WILLIAM BRIGGS,
29-37 Richmond Street West,
TORONTO.

To His Honour Sir JOHN MORISON GIBSON, Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1913.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, 29th April, 1914.

To the Honourable J. J. Foy, K.C., M.P.P., etc.,

Attorney-General, Toronto.

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1913.

I have the honour to be, Sir,

Your obedient servant

WILL. J. VALE,

Registrar of Friendly Societies.

TORONTO, 28th April, 1914.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James McEwing, Grand Master Workman..... Drayton.
M. D. Carder, Grand Recorder Toronto.
F. G. Inwood, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1913, \$38,741,439.43.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1912.....	34,525		51,063,450	00
Number of contracts taken during 1913 new or renewed.....	825		681,500	00
Add amount by which various certificates were increased during 1913			500	00
Gross number of contracts in force at any time in 1913.....	35,350		51,745,450	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1913	619	1,056,243 50		
Contracts lapsed in 1913	5,740	7,111,000 00		
Contracts surrendered	161	312,000 00		
Reduction of Certificates		4,524,767 07		
Total deductions extended	6,520	13,004,010 57	6,520	13,004,010 57
Net contracts in force 31st December, 1913			28,830	38,741,439 43
No. of certificate holders in good standing	27,417			
No. temporarily suspended.....	1,413			
Grand total of certificate holders, 31st December, 1913	28,830			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,384.
 Number of members who died during 1913, 8.
 Amount of Funeral Benefits paid in 1913, \$240.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1913, 141.
 Amount of benefits paid in 1913, in respect of sick members, \$3,230.00.
 Number of weeks' sickness experienced in 1913, 704.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913,
 \$11,010.53.

V. ASSETS.

Bonds, debentures, etc.	\$848,326 43
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	26,875 98
Imperial Bank, Toronto, General Fund	12,499 07
Imperial Bank, Toronto, Sick Fund	11,010 53
Imperial Bank, Toronto, Reserve Fund	36,448 58
Assessments called, but not yet payable	97,250 00
Bank of Nova Scotia, Organization Fund	44,798 18
All other assets	13,588 95
Total assets	<u>\$1,090,797 72</u>

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted	\$198,715 45
Difference between market value and book value of bonds ..	11,428 55
Amount of all other liabilities	3,268 88
Total liabilities	<u>\$213,412 88</u>

VII. MISCELLANEOUS.

Actions or Proceedings instituted by or against the Society during 1913: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1913, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1913.

Names and addresses of the auditors for 1913 were as follows: Thos. A. Hastings, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; W. C. Mikel, Belleville; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1913, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,205,968.14.

Cash received during 1913 from:

Application fees	\$826 06
Badges, etc.	406 95
Assessments	946,886 27
Per capita tax	29,891 54
Changing certificates, etc.	257 50
Organization Fund tax	28,233 58
Interest	48,701 12
Reserve Fund transferred to Beneficiary Fund	267,000 00
Transferred from General Fund	1,000 00
Total receipts	<u>\$1,323,202 96</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charts	\$68 75
Fraternal association	65 00
Law Costs	1,183 76
Registration fee	25 00
Rent of safe	60 00
Organization expenses	15,252 40
Expense of annual meeting	9,037 64
Supplies bought	31 50
Travelling expenses	1,368 29
Rent, light, heat and taxes	1,670 59
Salaries, officers' and auditors' fees	5,500 00
Medical Examiner's salary and expenses	1,004 25
Clerk hire	8,466 75
Official Journal	5,496 05
Printing, stationery, and advertising	1,053 47
Postage, telegrams and express	1,412 84
Actuarial expenses	100 00
Premiums for guaranteeing lodge officers	529 80
Death claim voted by Grand Lodge	1,000 00
Other management expenses	277 95
Total expenses of Management	<u>\$53,604 04</u>

(b) Miscellaneous Expenditure.

Life insurance claims paid	1,218,468 29
Funeral benefits	240 00
Sick benefits	2,990 00
Transferred from Reserve Fund to Beneficiary Fund	267,000 00
Discount on bonds sold	6,910 00
Total expenditure	<u>\$1,549,212 33</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of Members. Col.1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,521	1,341,500 00	1,032 09	8	7,500 00
25-29.....	1,342	1,257,500 00	1,079 31	7	7,500 00
30-34.....	1,818	1,794,500 00	1,752 72	11	10,000 00
35-39.....	2,294	2,432,000 00	2,798 82	16	17,000 00
40-44.....	2,551	3,046,000 00	4,212 89	18	23,500 00
45-49.....	3,077	4,291,000 00	7,241 95	26	36,000 00
50-54.....	3,790	5,996,000 00	12,671 04	39	67,000 00
55-59.....	4,047	6,970,924 04	18,080 49	77	134,500 00
60-64.....	3,582	5,187,468 61	13,898 27	111	208,231 90
65-69.....	2,865	3,728,256 35	11,030 36	118	213,094 94
70-74.....	1,362	1,856,484 90	6,236 35	97	166,940 20
75-79.....	497	701,517 79	2,688 00	69	124,243 06
80-84.....	84	138,287 74	632 80	22	40,733 40
85 and over					
Totals	28,830	38,741,439 43	83,355 09	619	1,056,243 50

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Rev. A. J. Paul, Grand Councillor	Brampton.
Dr. J. W. Edwards, M.P., Grand Vice-Councillor	Cataraqui.
Alex. Morris, Past Grand Councillor	Pembroke.
Wm. F. Montague, Grand Recorder	Hamilton.
Samuel Broadfoot, Grand Treasurer	Guelph.
J. L. Davidson, Grand Representative	Toronto.
A. R. Hassard, Grand Representative	Toronto.
Wm. Benson, Grand Representative	Toronto.
W. H. Woods, M.D., Grand Representative	Mount Brydges.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1913, \$36,291,319.10.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1912			41,238	35,938,324 28
Add contracts taken 1913, new and renewed			3,824	2,373,250 00
Add amount by which various certificates were increased during 1913.				21,000 00
Gross number and amount of contracts on foot at any time during 1913			45,062	38,332,574 28
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1913.	400	388,382 40		
Contracts lapsed in 1913	3,043	1,567,633 50		
Contracts surrendered in 1913	76	49,374 00		
Contracts cancelled in 1913.	1	1,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1913.		34,865 28		
Total deductions.	3,520	2,041,255 18	3,520	2,041,255 18
Net contracts on foot 31st December, 1913			41,542	36,291,319 10
Number of certificate holders in good standing at 31st December, 1913			40,814	35,836,319 10
Temporarily suspended			728	455,000 00

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1913, 13,388.

Number of members who died during 1913, 89.

The total amount of Funeral Benefits paid during 1913 was \$4,450.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$101,690.91.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1913, 2,416.

The total amount of Sick Benefits paid in 1913 was \$47,455.95.

The number of weeks' sickness experienced in 1913 was 11,890.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1913, was \$101,690.91.

The number of females who received benefits in respect of sickness during 1913 was 672, and the average weeks of illness, 5.46

The number of males who received benefits in respect of sickness during 1913 was 1,744, and the average weeks of illness, 4.63

V. ASSETS.

Bonds, debentures and securities	\$957,831 31
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account ..	34,216 85
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account	21,002 19
Bank of Hamilton, Hamilton, Ont., General Fund	33,447 81
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000 00
Dues and assessments called, but not yet payable, estimated at	37,279 66
Interest	15,728 88
Outstanding accounts, less provision for bad debts	4,174 81
Per capita tax of last quarter of 1913, estimated at	12,750 00
Supplies, etc., in Stock	2,065 32
Office furniture, etc., less amount written off for depreciation	2,982 83
Total assets of Life Insurance Fund (not extended) ..	\$956,357 86
Total assets of Sick and Funeral Fund	109,701 03
Total assets of Guarantee Fund	1,232 75
Total assets of General and other Funds	55,720 77.
Other assets (detailed in memo.)	532 75
Total assets . . .	\$1,123,012 41

VI. LIABILITIES.

Amount of claims supposed	\$61,248 20
Amount of claims resisted	2,250 00
Sick Benefit claims for sickness occurring in 1913	3,000 00
Funeral Benefit Claims occurring in 1913	700 00
Commission due Organizers—estimated at	900 00
Commission due Members—estimated at	650 00
All other liabilities	1,390 44
 Total liabilities	 <u>\$70,138 64</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1913: *Hermas Archambault vs. Canadian Order of Chosen Friends*. Superior Court of Quebec for \$500.00; no trial. *Elizabeth Campbell vs. Canadian Order of Chosen Friends*. Supreme Court of Ontario, \$1,000.00; no notice of trial has been given.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1913.

The Society's books were duly audited on February 4th, May 5th, July 21st, and October 25th, 1913.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1913 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1913, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1913, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.

Amount of bond of Grand Treasurer, \$2,000.

Number of members in Ontario at 31st December, 1913, 35,461.

Number of certificate holders in Ontario at 31st December, 1913, 35,461.

Amount of insurance in force in Ontario at 31st December, 1913, \$31,436,647.10.

Number of members in Ontario who died during 1913, 355.

Amount of death benefits paid to Ontario members during 1913, \$346,500.20.

Amount of disability benefits paid to Ontario members during 1913, \$29,591.28.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$122,420.38.

Cash received during 1913 from:

Assessments in Life Insurance Department	\$351,694 96
Assessments in Sick Benefit Department	69,006 07
Per capita tax	50,189 10
Supplies sold and certificate fees, etc.	7,892 16
Interest	53,096 59
Premium for guarantee of lodge officers	821 25
Cash received from investments (not extended), \$177,626.38	

Total receipts	<u>\$532,700 13</u>
--------------------------	---------------------

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Fees to Canadian Fraternal Association	\$75 00
Commission and organization account	19,845 14
Law costs	211 00
Registration fees	205 00
Investigation of claims, etc.	1,538 85
Expenses of Biennial meeting	12,671 55
Supplies bought—office furniture, etc.	2,679 88
Travelling expenses	631 80
Rent and heat, etc.	811 49
Managing officers' salaries and officers' and auditors' fees	7,559 26
Medical examiner's salary and expenses	4,529 78
Clerk hire	5,784 00
Official journal	2,299 13
Printing	1,219 64
Postage, telegrams, express	1,860 53
Premiums for guarantee of grand officers	21 00

Total expenses of management	<u>\$61,943 05</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	381,597 65
Funeral benefits	4,450 09
Sick benefits	47,455 95
Total disability benefits	30,091 28
Gratuities to distressed members	500 00
Cash paid for investments (not extended)	\$217,042 11

Total expenditure	<u>\$526,037 93</u>
-----------------------------	---------------------

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	4,801	3,152,500 00	1,899 08	15	10,500 00
25-29.....	4,134	2,930,900 00	1,887 24	22	15,000 00
30-34.....	4,850	3,569,432 00	2,419 04	19	14,250 00
35-39.....	5,306	4,363,117 00	3,066 69	32	28,000 00
40-44.....	5,600	5,027,256 72	3,699 20	44	36,930 00
45-49.....	5,220	5,059,796 20	3,980 28	42	43,168 00
50-54.....	4,368	4,396,972 88	3,820 66	34	39,948 00
55-59.....	2,963	3,253,008 10	3,063 24	37	39,518 00
60-64.....	1,740	2,051,486 87	2,250 92	40	44,484 00
65-69.....	1,085	1,279,245 40	1,825 95	55	59,888 20
70-74.....	594	621,019 53	1,184 98	47	45,631 80
75-79.....	149	127,563 60	352 89	13	11,064 40
80-84.....	4	4,020 80	8 08	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	40,814	35,836,319 10	29,458 25	400	388,382 40

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Dent Dalton, Supreme Leader Delhi.
 Rev. Dr. T. S. Boyle, Supreme Vice-Leader Toronto.
 J. M. Foster, B.A., Supreme Secretary Toronto.
 W. H. Weston, Supreme Treasurer Toronto.
 N. Sommerville, M.A., K.C., Supreme Solicitor Toronto.
 A. T. Hobbs, M.D., Supreme Medical Examiner Guelph.
 William Stark, Supreme Past Leader Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Ma- turing 1914.	Ma- turing 1915.	Ma- turing 1916.	Ma- turing 1917.	Matur- ing 1918.	Sub- sequently to 1918.	Total.
	\$	\$	\$	\$	\$	\$ c.	\$ c.
Amount covered by endow- ment contracts in force 31st December, 1913.	76,733	93,683	114,233	136,783	158,158	11,687,692 63	12,267,282 63
Amount covered by con- tracts other than endow- ment, or for sick or funeral benefits, in force 31st December, 1913.							12,551,350 37
Total 31st December, 1913..							24,818,633 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	19,911	12,900,695 33
Add contracts taken during 1913, new or renewed.....	839	341,000 00
Add amount by which various contracts were increased during 1913.	(9)	2,500 00
Gross number and amount of contracts on foot at any time during 1913	20,750	13,244,195 33
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913 by death	256	195,600 00
Contracts lapsed in 1913.....	1,349	693,500 00
Contracts matured during 1913 (endow- ment) and total disability		71,329 40
Add amount of deductions on certificates still in force.....	(37)	16,483 30
Total deductions extended.....	1,605	976,912 70
Net endowment contracts on foot at 31st December, 1913.....	19,145	12,267,282 63

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1912	19,911	\$ 13,142,233 67
Add contracts taken during 1913, new or renewed.....	839	341,000 00
Add amount by which various certificates were increased during 1913	(9)	2,500 00
Gross number and amount of contracts on foot at any time during 1913	20,750	13,485,733 67
	Number.	Amount.
Deductions:		
Contracts matured in 1913 by death	256	\$ 224,400 00
Contracts lapsed in 1913.....	1,349	693,500 00
Contracts reduced during 1913.....	(37)	16,483 30
Total deductions extended.....	1,605	934,383 30
Net insurance contracts	19,145	12,551,350 37
Number of certificate holders in good standing on 31st December, 1913	17,270	22,765,633 00
Number of certificates temporarily suspended.....	1,875	2,053,000 00
Grand total of certificate holders 31st December, 1913.....	19,145	24,818,633 00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 804.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1913, 171.

Amount of benefits paid to sick members, \$3,180.00.

Number of weeks' sickness experienced in 1913, 795.

Total amount of cash to credit of fund, 31st December, 1913, \$5,268.58.

V. ASSETS.

Cash value of bonds and debentures	\$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Nova Scotia, Amherst, N.S.	3,544 65
Bank of Toronto, Port Hope, Ont.	3,549 30
Bank of Commerce, St. Catharines, Ont.	3,549 17
Molsons Bank, Simcoe, Ont.	2,407 76
Molsons Bank, Trenton, Ont.	2,402 98
Royal Bank, Beeton, Ont.	2,395 74
Bank of Hamilton, Delhi, Ont.	2,321 55
Dominion Bank, Toronto, Ont.	67,885 11
Dues and assessments called, but not yet payable	39,535 08
Interest due and accrued	4,192 04
All other assets	1,414 47

Total assets Life Insurance Fund (not extended)	\$87,477 85
Total assets Endowment Fund (not extended)	204,192 04
Total assets Sick and Funeral Fund (not extended)	6,191 58
Total assets General and other Funds (not extended) ..	10,336 38

Total assets	<u>\$308,197 85</u>
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(For maturing endowments see *supra*.)

VI. LIABILITIES.

Amount of admitted claims	\$30,306 67
Supposed claims	9,589 00
Other liabilities	<u>2,624 31</u>
Total liabilities	<u>\$42,519 98</u>

VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1913: None.

Assessments are made monthly.

Twenty-four assessments were made during 1913, each being payable the first day of each month.

The Society's accounts were audited in April, July, October, 1913, and January 1914.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1913 were as follows: A. R. Thompson, Merritton, Ont; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, \$10,000.

Amount of bond of Supreme Treasurer, \$3,000.

Number of members in Ontario 31st December, 1913, 17,221.

Amount of insurance in force in Ontario at 31st December, 1913, \$22,926,500.00.

Number of members in Ontario who died during 1913, 238.

Amount of death benefits paid Ontario members during 1913, \$363,032.53.

Amount of disability benefits paid to Ontario members during 1913, \$5,070.00.

Amount of endowment benefits paid in 1913, \$65,199.40.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$290,320.94.

Cash received during 1913 from:

Application fees	\$1,016 50
Assessments	418,648 02
Per capita tax and levies	32,671 65
Charter fees	11 00
Supplies sold	388 79
Interest and dividends	12,911 12
Premiums and guarantees	8 00
All other sources	57 41

Total receipts	<u>\$465,712 49</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Commission	\$15,231 88
Law costs	282 54
Registration fees	125 00
Expenses of annual meeting	3,657 00
Supplies bought	1,119 51
Travelling expenses	72 25
Rent, light, heat and taxes	1,219 03
Salaries, officers, auditors	5,468 35
Clerk hire	3,367 73
Medical Examiner—salary and expenses	511 60
Official journal	2,032 99
Printing, stationery and advertising	587 91
Postage, telegrams and express	555 57
Premiums for guarantee of lodge officers	59 50
Other management expenses (detailed in memo.)	644 38

Total expenses of management	<u>\$34,935 24</u>
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(b) Miscellaneous Expenditure.

Endowment benefits	65,899 40
Life insurance claims other than endowments	383,532 53
Sick benefits	3,180 00
Total disability benefits	5,430 00

Grand totals	<u>\$492,977 17</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	622	562,500 00	281 25	1	1,000 00
25-29.....	1,085	1,099,500 00	568 26	5	4,500 00
30-34.....	1,599	1,646,500 00	896 73	5	4,000 00
35-39.....	1,943	2,096,000 00	1,204 61	7	6,000 00
40-44.....	2,299	2,676,500 00	1,647 64	4	3,500 00
45-49.....	2,795	3,479,000 00	2,283 56	18	22,000 00
50-54.....	2,779	3,787,500 00	2,672 10	29	44,000 00
55-59.....	2,401	3,530,000 00	2,663 09	38	57,000 00
60-64.....	1,738	2,790,000 00	2,256 07	37	58,000 00
65-69.....	1,121	1,995,000 00	1,799 29	46	91,000 00
70-74.....	521	981,500 00	956 75	41	78,000 00
75-79.....	155	298,000 00	298 00	15	28,000 00
80-84.....	79	147,000 00	147 00	8	20,000 00
85 and over.....	8	14,000 00	14 00	2	3,000 00
Totals.....	19,145	25,103,000 00	17,688 35	256	420,000 00

At the Annual Meeting of this Society held in March, 1914, the National Fraternal Congress rate for all members at attained ages was adopted. To take effect 1st May, 1914.

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- James A. Minnis, President.....Kingston.
- John O. Donogh, Vice-President Toronto.
- R. Meek, Secretary-Treasurer Kingston

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1912	28,115		33,393,000	00
Add contracts taken during 1913, new or renewed.....	2,171		2,283,250	00
Add amount by which various certificates were increased during 1913.....			73,000	00
Gross number and amount of contracts on foot at any time during 1913	30,286		35,749,250	00
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1913.....	211	271,500	00	
Contracts lapsed in 1913.....	1,556	1,637,000	00	
Contracts cancelled in 1913.....	2	2,000	00	
Contracts surrendered in 1913	5	6,000	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1913		5,500	00	
Total deductions extended.....	1,774	1,922,000	00	
Net contracts on foot at 31st December, 1913.....	28,512		33,827,250	00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.....

V. ASSETS.

Cash value of bonds, debentures, etc.	\$1,157,951 19
Cash on hand	54 29
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	53,177 63
Montreal Bank, Kingston, Ont.	12,991 48
Montreal Bank, Port Hope	6,070 27
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	70,749 10
All other assets	5,722 44
Total assets	<u>\$1,311,716 40</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$31,500 00
Total liabilities	<u>\$31,500.00</u>

VII. MISCELLANEOUS.

Actions instituted against the Society in 1913. None.

Six assessments were made during 1913, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book form of Membership and Insurances; Registry of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1913. John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1913.

No changes were made, during 1913, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1913, 16,621.

Number of certificate holders in Ontario, at 31st December, 1913, 16,621.

Number of members in Ontario who died during 1913, 139.

Amount of insurance in force in Ontario at 31st December, 1913, \$19,497,500.00.

Amount of death benefits paid to Ontario members during 1913, \$175,315.41.

Amount of disability benefits paid to Ontario members during 1913, \$1,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$68,121.83.

Cash received during 1913 from:

Application fees	\$806 00
Assessments	395,484 67
Per capita and levies	34,228 95
Interest and dividends	57,387 62
All other sources	975 03
Repayment of investments (not extended), \$31,664.21.	

Total cash receipts	<u>\$488,882 27</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Commission	\$8,983 27
Law costs	369 25
Registration (Ontario, \$25)	250 00
Annual meeting	1,287 10
Supplies bought	433 66
Travelling expenses	4,861 57
Rent, heat and taxes	1,200 00
Salaries, officers' and auditors' fees	10,710 34
Medical Examiners' salary and expenses	1,037 00
Printing, stationery and advertising	1,622 25
Postage, telegrams, telephone and express	1,749 94
Premium for guarantee of lodge officers	328 89
Commissions on collections of assessments	25,752 00
Commissions on fees	646 25
Commission on capita tax	2,221 66
Canadian Fraternal Association	65 00
British Columbia Board	150 00
Manitoba Board	300 00
Other management expenses (detailed in memo.)	1,433 82

Total expenses of management	<u>\$63,402 00</u>
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	271,680 83
Total disability benefits	3,500 00
Expenditure other than foregoing	1,559 99
Investments (not extended), \$195,293.57.	

Total expenditure	<u>\$340,142 82</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	920	904,000 00	902 89	5	4,278 76
25-29.....	3,517	3,682,750 00	3,757 68	7	8,969 38
30-34.....	5,094	5,515,250 00	5,741 53	19	19,644 30
35-39.....	5,234	5,908,500 00	6,457 85	24	25,337 88
40-44.....	4,465	5,336,750 00	6,017 37	12	13,967 77
45-49.....	3,394	4,324,750 00	4,935 71	29	33,522 26
50-54.....	2,589	3,518,000 00	3,911 16	17	23,386 78
55-59.....	1,595	2,224,750 00	2,485 08	12	16,863 33
60-64.....	923	1,310,000 00	1,545 62	24	33,873 70
65-69.....	475	686,750 00	774 48	26	36,459 76
70-74.....	200	285,250 00	312 55	20	29,178 86
75-79.....	77	95,000 00	105 51	9	12,000 00
80-84.....	23	27,000 00	32 40	5	6,000 00
85 and over.....	6	8,500 00	8 88	1	1,000 00
Totals.....	28,512	33,827,250 00	36,988 71	210	264,482 78

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 23rd December, 1879.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger	Montreal, Que.
Alf. P. VanSomeren, High Secretary	Brantford, Ont.
Robert Elliott, High Treasurer	Brantford, Ont.
J. A. Stewart.....	Perth, Ont.
J. A. A. Brodeur....	Montreal, Que.
W. M. Couper.....	Montreal, Que.
H. J. Stevenson....	Toronto, Ont.
R. T. Kemp.....	Listowel, Ont.
A. R. Galpin.....	London, Ont.
F. H. Davidson	Winnipeg, Man.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$89,925,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912	87,536	\$ 86,978,500 00
Add contracts taken during 1913, new or renewed.....	8,267	7,901,500 00
Gross number and amount of contracts on foot at any time during 1913	95,803	94,880,000 00
Deductions:		
Contracts matured in 1913.....	554	\$ 562,361 19
Contracts lapsed and cancelled in 1913.	4,694	4,392,638 81
Total deductions extended.	5,248	4,955,000 00
Net contracts in force 31st December, 1913.....	90,555	89,925,000 00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1913, 59,959.

Number of members of the Society who died during 1913, 554.

The total amount of Funeral Benefits paid in 1913, High Court, \$12,270.00; Subordinate Courts, \$2,912.52.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1913, was: High Court, \$348,213.19; Subordinate Courts, \$187,026.93.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1913, 6,938.

Total amount of Sick Benefits paid in 1913, High Courts, \$168,709.10; Subordinate Courts, \$24,150.19.

Number of weeks' sickness experienced in 1913, 38,942.

Amount paid for medical attendance during 1913 (subordinate), \$7,616.42.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1913. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises)	\$12,000 00
Cash value of bonds, debentures and other securities, as per list enclosed	4,632,243 33
Actual cash on hand, as per audit statement 31st December,	
1913	\$187,026 93
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	\$90,499 53
Standard Bank, Brantford (current account)	5,274 52
Union Bank, Winnipeg (current account)	5,466 74
Royal Bank, Quebec	5,000 00
Standard Bank of Canada, Brantford (general fund account)	12,094 40
	\$4,762,578 52
Less debit balance, Union Bank, Winnipeg	616 60
	\$4,761,961 92
Total Life Insurance Fund (not extended)	\$4,449,701 50
Total Sick and Funeral Fund (not extended)	356,228 34
Interest due and accrued	92,866 81
Amount of all other assets	15,156 51
Total assets	<u>\$4,869,985 24</u>

VI. LIABILITIES.

Amount of claims admitted	\$40,250 00
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted	423 90
Amount of all other liabilities	2,332 04
Total liabilities	<u>\$43,005 94</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1913. Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1913, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1913, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1912 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, Ont.

Certain changes were made during 1913 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1913, 47,485.

Amount of insurance in force in Ontario at 31st December, 1913, \$47,267,500.00.

Number of members in Ontario who died during 1913, 325.

Amount of death benefits paid to Ontario members during 1913, \$332,375.66.

VIII. CASH RECEIPTS.

	High Court.	District High Court.	Subordinate Courts.
Cash balance from 1912 (not extended), \$4,253,755.64.			
Cash received during 1913:			
Application and initiation fees			\$12,078 98
Dues			169,778 76
Assessments	\$966,671 17		
Capitation tax	108,173 46	\$11,084 30	
Fees	16,205 75	1,730 00	
Supplies sold	2,249 70	543 55	
Premiums for guarantee bonds	3,135 70	347 70	
Interest	203,446 65	57 15	
Other sources	4,870 65	1,205 70	78,259 10
Cash received from investments (not extended), \$200,253.40.			
Totals	<u>\$1,304,753 08</u>	<u>\$14,968 40</u>	<u>\$260,116 84</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1913 for:			
Capitation tax and Bond fees Dist. High Court		\$4,347 70	
Office expenses District High Court		477 58	
Organization expenses	\$56,384 90	4,234 25	
Law costs	536 53		
Grants	3,230 00	200 00	
Registration fees	95 00		
Executive Committee	1,264 12	57 45	
Interest and Exchange	710 08		
Expenses of High Court and District High Court Meetings	2,214 72	1,588 05	
Supplies bought	1,610 49	228 07	
Travelling expenses	886 49		
Rent, light, heat, taxes and water rates	914 06	408 00	
Managing officers' salaries and officers' and auditors' fees	8,179 15	2,760 00	
Medical Board expenses	3,844 54	272 25	
Clerk hire	12,920 97	630 00	
Official journal	6,617 26		
Printing (other than official journal), books, stationery and advertising	6,265 08	524 45	
Postage, telegrams, etc.	3,527 66		
Guarantee of officers	994 72		
Other management expenses in memo.	4,965 70	297 60	
Total expenses of management	\$115,161 47	\$16,025 40	

(b) Miscellaneous Expenditure.

Life insurance claims	562,361 19		
Funeral benefits	12,270 00		2,912 52
Sick benefits	168,709 10		24,150 19
Medical attendance			7,616 42
Expenditure other than foregoing	64 78		214,556 25
(Cash paid for investments (not extended),) \$367,539.77.			
Total expenditure	\$858,566 54	\$16,025 40	\$249,235 38

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	11,361	10,699,000 00	6,522 01	34	31,500 00
25-29.....	13,538	12,839,500 00	8,091 63	32	28,800 00
30-34.....	14,686	14,113,500 00	9,229 19	53	50,747 13
35-39.....	14,681	14,341,000 00	9,952 15	60	58,232 13
40-44.....	12,311	12,357,000 00	9,204 78	63	63,107 15
45-49.....	9,982	10,411,000 00	8,133 38	64	67,109 33
50-54.....	7,095	7,709,500 00	6,347 30	72	76,107 18
55-59.....	3,921	4,308,500 00	3,738 56	62	71,118 23
60-64.....	1,758	1,889,000 00	1,635 59	50	49,826 43
65-69.....	807	839,000 00	685 15	25	26,916 37
70-74.....	282	285,000 00	198 85	24	23,984 90
75-79.....	98	98,000 00	64 45	10	10,000 00
80-84.....	34	34,000 00	22 10	5	4,912 34
85 and over.....	1	1,000 00	65	.....	.....
Totals.....	90,555	89,925,000 00	63,825 79	554	562,361 19

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- C. H. Denton, Grand Master Tillsonburg.
- Adam Thompson, Past Grand Master Galt.
- C. H. Bampfylde, Deputy Grand Master Hamilton.
- Robert Fleming, Grand Secretary, 72 Queen St. W. Toronto.
- W. H. Shaw, Grand Treasurer, 391 Yonge St.....Toronto.
- A. E. Buchanan, Grand Lodge Representative..... Galt.
- R. A. Lewis, Grand Lodge Representative Trenton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or
Funeral benefits in force 31st December, 1913 \$2,700,598 42

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1912	55	\$ ^{c.} 18,200 00
Gross number and amount of contracts on foot at any time during 1913	55	18,200 00
	Number.	Amount.
Deductions:		
Contracts matured in 1913.	18	\$3,600 00
Contracts surrendered in 1913.....	2	400 00
Contracts cancelled in 1913.....	1	200 00
Total deductions extended.....	21	4,200 00
Net endowment contracts on foot 31st December, 1913	34	14,000 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral*

	Number.	Amount.
Net contracts in force 31st December, 1912	3,632	\$ 2,733,498 42
Add contracts taken in 1913, new or renewed.....	514	228,300 00
Gross number and amount of contracts on foot at any time during 1913	4,146	2,961,798 42
	Number.	Amount.
Deductions:		
Contracts matured in 1913.....	50	\$ 35,892 50
Contracts lapsed, surrendered or cancelled in 1913	372	224,307 50
Add to above deductions the amount by which various certificates still on foot were reduced during 1913.....	2	1,000 00
Total deductions extended.....	424	261,200 00
	424	261,200 00
Net contracts on foot 31st December, 1913	3,722	2,700,598 42

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1913, 3,722.

Fifty members died during 1913, and the amount of funeral benefits paid was \$1,980.00.

Twenty-four members' wives died in 1913, and the amount of funeral benefits paid in 1913, was \$480.00.

Total cash standing to credit of Funeral Fund, 31st December, 1913. None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1913: Grand Body, 11; Subordinates, 326.

The total amount of benefits paid in 1913: Grand Body, \$163.45; Subordinates, \$5,159.39.

Number of weeks' sickness experienced in 1913: Grand Body, 35; Subordinates 1,531.

The total amount paid for medical attendance was \$2,222.89.

Total cash standing to credit of Sick Fund; Grand Body, \$1,860.38.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$8,300 00	\$7,329 00
Cash value of bonds, debentures and securities	122,788 57	207 76
Cash on hand	6 26	.....
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Imperial Bank, Toronto	8,367 33	15,843 83
Dues and assessments due and unpaid	3,340 10	1,809 68
Interest due and accrued on mortgages	646 11	.....
Interest due and accrued on bonds, debentures and securities	1,654 05	.....
Total assets of Life Insurance Fund (not extended)	\$143,816 68	
Total assets of Sick Fund (not extended)	1,860 38	
Total assets of Guarantee Fund (not extended)	500 00	
All other assets	2,852 32	7,171 05
Total assets	<u>\$147,954 74</u>	<u>\$32,361 32</u>

VI. LIABILITIES.

Amount of claims admitted	\$2,350 00	.....
Amount of claims supposed or reported or unadjusted	250 00	.....
Amount of other liabilities	3,883 54	980 90
Total liabilities	<u>\$6,483 54</u>	<u>\$980 90</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1913. None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1913.

The Society's books were duly audited.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited 6th November, 1913.

Names and post office addresses of the auditors for 1913 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

Certain changes were, during 1913, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,920.

Number of certificate holders in Ontario at 31st December, 1913, 3,536.

Amount of insurance in force in Ontario at 31st December, 1913, \$2,546,348.42.

Number of members in Ontario who died during 1913, 49.

Amount of death benefits paid to Ontario members during 1913, \$34,892.50

Amount of disability benefits paid to Ontario members during 1913, \$200.00

Amount of endowment benefits paid to Ontario members during 1913, \$3,600.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$17,895.15.

Cash balance from 1912, (not extended), Subordinate Body, \$16,206.26.

	Grand Body.	Subordinate Bodies.
Cash received, during 1913, from:		
Initiation fees .....	.....	\$455 00
Registration fees	\$545 50	23,093 63
Assessments (premiums)	41,573 72	.....
Per capita tax and levies	8,001 82	.....
Degrees and cards .....	.....	33 00
Supplies sold	70 16	.....
Rent . . . . .	.....	900 67
Interest	8,050 16	310 80
Premiums for guarantee	253 50	.....
All other sources	4,535 44	1,066 03
From investment, (not extended), \$9,818.53.		
Total receipts	\$63,030 30	\$25,859 13

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Per capita tax or levies .....	.....	\$10,788 35
Commission and organization	\$3,921 60	.....
Law costs	70 35	.....
Registration fees	35 00	.....
Investigation of claims	125 30	.....
Interest	760 50	.....
Expenses of meeting	844 75	.....

Supplies bought	160 43	.....
Travelling expenses	364 95	.....
Rent, light, heat and taxes	600 00	1,809 75
Salaries, officers' and auditors' fees	2,312 50	.....
Clerk hire	1,126 00	1,858 59
Medical Examiner's salary	387 50	.....
Official journal of proceedings	921 53	.....
Printing, stationery and advertising	249 50	.....
Postage, telegrams and express	277 27	.....
Premium for guarantee	16 00	.....
Other expenses (memo. enclosed)	142 40	

Total expenses of management	\$12,315 58	\$14,456 69
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(b) *Miscellaneous Expenditure.*

Endowments	3,600 00	
Life insurance claims	35,892 50	
Funeral benefits	2,460 00	.....
Sick benefits	163 45	5,159 39
Disability benefits	300 00	.....
Medical attendance .....	.....	2,222 89
Other expenditure	652 77	4,382 59
Cash paid for investments (not extended), \$26,986.09		

Total expenditure	\$55,384 30	\$26,221 56
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Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	314	180,000 00	165 20	1	500 00
25-29.....	326	204,500 00	205 37	3	1,742 50
30-34.....	414	256,750 00	274 72	2	1,500 00
35-39.....	504	347,302 00	392 76	3	2,000 00
40-44.....	487	369,100 00	436 45	3	2,500 00
45-49.....	461	380,250 00	491 44	4	2,250 00
50-54.....	439	360,486 42	517 00	5	3,600 00
55-59.....	280	240,750 00	405 36	1	1,300 00
60-64.....	235	200,250 00	352 94	7	7,700 00
65-69.....	138	118,310 00	235 67	8	8,200 00
70-74.....	38	30,000 00	60 04	7	3,700 00
75-79.....	6	4,500 00	9 62	2	700 00
80-84.....	1	500 00	1 00	2	200 00
85 and over	79	7,900 00	10 27	.....	.....
Totals.....	3,722	2,700,598 42	3,557 84	48	35,892 50

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1913, were as follows:

E. A. Miller, Supreme President Aylmer.
 W. H. Randall, Supreme Vice-President.....Toronto.
 T. Ferguson, Past Supreme President West Toronto.
 John W. Carter, Supreme Secretary.....Toronto.
 C. Meech, Supreme Treasurer.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1913, \$4,636,025.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	5,032	4,619,150 00
Contracts taken during 1913.....	219	175,250 00
Add amount by which various certificates were increased during 1913		1,500 00
Gross number and amount on foot at any time during 1913.....	5,251	4,795,900 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913.....	70	70,725 00
Contracts lapsed in 1913.....	103	87,750 00
Amount by which various certificates still on foot were reduced		1,400 00
Total deductions extended.....	173	159,875 00
Net contracts on foot 31st December, 1913	5,078	4,636,025 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 35,213; juveniles, 2,282.

Number of members of the Society who died during 1913, 226.

The total amount of funeral benefits paid in 1913 was \$22,250.00.

Number of members' wives who died during 1913, 131, and the amount paid in respect thereof was \$6,425.00.

Number of members' children who died during 1913, 20, amount paid in respect thereof was \$292.50.

Number of juvenile members who died during 1913, 1; amount paid in respect thereof, \$5.00.

Total cash standing to credit of juvenile funeral benefit fund at 31st December, 1913, \$3,301 40.

The total amount of cash standing to credit of fund at 31st December, 1913, was \$36,269.78.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1913, 3,735.

The total amount of benefits paid during 1913: Supreme body, nil; Subordinate bodies, \$54,105.84; Juvenile branch, \$986.53.

Number of weeks' sickness experienced in 1913, was 18,362.

Amount paid for medical attendance during 1913 was: Subordinate bodies, \$43,069.94; Juvenile branch, \$1,847.82.

Total amount of cash standing to credit of fund at 31st December, 1913: Supreme body, \$352.53; Subordinate bodies, \$262,958.78; Juvenile branch, \$9,591.86.

V. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$37,474 93	.....	.....
Cash value of mortgages	15,500 00	.....	.....
Actual cash on hand 31st December, 1913	448 65	\$9,438 33	\$508 88
Cash deposit in the following banks:			
Imperial Bank, Toronto, and Victoria Loan and Savings company (Lindsay)	90,273 35	.....	.....
Sundry banks, sundry places .....	.....	253,520 45	9,082 98
Interest due and accrued	1,894 15	.....	.....

Total assets, Insurance Fund (not extended)	\$56,520 42		
Total assets, Sick Fund	272,550 64		
Total assets Guarantee Fund	5,522 09		
Total assets, General Fund	56,694 92		
Total assets, Funeral Fund	39,571 18		
Aggregate of all other assets	12,717 53		
Total assets	\$158,308 61	\$262,958 78	\$9,591 86

VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies	Juvenile Branches.
Amounts of claims admitted by the Society	\$5,675 00		
Amount of other liabilities		\$3,848 18	\$126 19
Total liabilities	\$5,675 00	\$3,848 18	\$126 19

VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1913.

Assessments for the purpose of life insurance are made monthly.

Thirteen such assessments were made during 1913, payable first of each month.

The books and accounts were duly audited 3rd February, 1914.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

No changes were made in relation to the management of the Society with respect to the constitution during 1913.

Amount of bond of Grand Secretary, \$3,000.

Amount of bond of Grand Treasurer, \$1,000.

Numbers of members in Ontario, 21,844.

Number of certificate holders in Ontario, 3,606.

Amount of insurance in force in Ontario at 31st December, 1913, \$3,692,875.00.

Number of members in Ontario who died during 1913, 56.

Amount of insurance benefits paid to Ontario members in 1913, \$56,725.00

Amount of disability benefits paid to Ontario members in 1913, \$900.00.

Amount of funeral benefits paid to Ontario members during 1913, \$19,590.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Supreme Lodge, \$94,979.51.
 Juvenile and Subordinate, \$235,681.36.

Cash received during 1913 from:

	..Supreme Body.
Registration (F. Ben.)	\$3,262 50
Dues	110 60
Assessments: Funeral and Beneficiary	81,460 67
Per capita tax and levies	28,611 84
Charter fees	276 80
Supplies sold	7,419 67
Interest	3,108 16
Premiums for guarantee of lodge officers	396 77
Rent	5,222 92
All other sources	213 05
Cash received from investments, \$100.00.	
Total receipts	\$130,082 98

Receipts by Subordinate branches, \$229,325.95.

Receipts by Juvenile branches, \$6,035.00.

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Subordinate Bodies	Juvenile Branches.
Cash paid during 1913 for:			
Commission	\$2,998 35	.....	.....
Law costs	86 60	.....	.....
Registration fees	140 00	.....	.....
Investigation of claims	96 00	.....	.....
Supplies bought	4,844 24	.....	.....
Travelling expenses	2,375 25	.....	.....
Rent, light, heat and taxes	6,995 05	.....	.....
Managing officers' salary and expenses	3,000 00	.....	.....
Medical examiner's fees	134 00	.....	.....
Clerk hire	3,267 00	.....	.....
Official Journal	3,485 00	.....	.....
Printing, stationery and advertising	2,633 54	.....	.....
Postage, telegrams and express	1,422 94	.....	.....
Premiums for guarantee of lodge officers	17 00	.....	.....
Other management expenses	559 25	.....	.....
Total expenses of management	\$32,054 22	.....	.....

(b) Miscellaneous Expenditure.

Life insurance payments	70,725 00	.....	.....
Funeral benefits	28,972 50	.....	.....
Total disability benefits	900 00	.....	.....
Gratuities to distressed members	50 00	.....	.....
Expenditures other than foregoing	1,638 77	202,048 53	5,101 52
Total expenditure	\$134,340 49	\$202,048 53	\$5,101 52

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	177	155,750 00	124 72	.....	.....
25-29.....	289	252,250 00	215 24	.....	.....
30-34.....	508	460,250 00	403 83	2	2,000 00
35-39.....	514	490,000 00	441 92	3	4,000 00
40-44.....	665	646,500 00	589 15	3	3,000 00
45-49.....	696	748,200 00	641 22	3	4,000 00
50-54.....	577	629,000 00	536 00	7	7,500 00
55-59.....	395	463,000 00	402 72	7	9,000 00
60-64.....	308	349,800 00	312 28	11	12,000 00
65-69.....	256	289,700 00	295 14	15	14,900 00
70-74.....	107	109,000 00	125 19	11	11,300 00
75-79.....	23	21,950 00	34 63	2	1,025 00
80-84.....	7	7,900 00	13 64	1	1,000 00
85 and over.....	1	1,000 00	2 67	1	1,000 00
Totals.....	4,523	4,624,300 00	4,138 35	66	70,725 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

F. S. Mearns, Grand Chief..... Toronto.
 A. C. Gordon, Grand Chieftain Toronto.
 Alexander Hay, Grand Treasurer..... Toronto.
 Donald M. Robertson, Grand Secretary, 54 Canada Life Bldg..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,
 \$5,185,387.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912	6,844	\$ c. 5,236,387 00
Add contracts taken during 1913	595	308,250 00
Gross number and amount of contracts on foot at any time during 1913	7,439	5,544,637 00
	Number.	Amount.
Deductions:		
Contracts matured in 1913	85	\$ c. 71,250 00
Contracts lapsed in 1913	503	288,000 00
Contracts surrendered in 1913		
Contracts cancelled in 1913		
Total deductions extended	588	359,250 00
Net contracts on foot 31st December, 1913	6,851	5,185,387 00

III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1913, 50.

Total amount of benefits paid in 1913, in respect of sick members, \$725.84.

Number of weeks' sickness experienced during 1913, 186 1-7.

Total amount of cash standing to credit of fund, \$4,860.32.

V. ASSETS.

Cash value of mortgages and bonds	\$26,300 00
Cash value of debentures, etc.	425,264 74
Cash on hand	3,341 43
Cash on deposit, Bank of Hamilton, Toronto	27,294 73
Imperial Bank, Toronto	2,836 43
Royal Bank, Ingersoll	5,631 64
Royal Bank, Toronto	4,861 27
Bank of Hamilton, Toronto (Sick Benefit Fund)	4,759 64
Deposit with Quebec Government	5,000 00
	\$505,239 88
Less outstanding cheque	12 24
Total assets	<u>\$505,277 64</u>

VI. LIABILITIES.

Amount of claims admitted	\$13,000 00
Total liabilities	<u>\$13,000 00</u>

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1913, payable on the 1st day of each month.

The Society's accounts were audited 8th and 9th January, 1914. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1913 were: A. D. McIntyre, Williamstown, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

No changes were made, during 1913, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1913, 6,037.

Number of members in Ontario who died during 1913, 79.

Amount of death benefits paid to Ontario members during, 1913, \$71,516.28.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,646,887.00.

VIII. CASH RECEIPTS.

Cash balance from 1912, \$470,768.34.

	Grand Camp.	Subordinate Camps.
Cash received during 1913 from:		
Initiation fees		\$1,126 50
Dues		15,311 78
Assessments (sick benefit)	2,014 01	2,294 82
Assessments (insurance)	90,485 74	89,410 87
Per capita tax	12,373 07	.....
Supplies sold	902 20	.....
Interest	19,594 97	.....
All other	1,091 00	2,653 24
Total cash receipts	<u>\$126,460 99</u>	<u>\$110,797 21</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1913 for:		
Commission and organizing	\$3,333 83	\$869 75
Per capita tax		12,191 34
Expenses of annual meeting	2,671 90	.....
Registration fees	140 00	.....
Fraternal Association fee	40 00	.....
Rent, etc.	83 76	.....
Guarantee bond Grand Secretary	128 40	.....
Supplies bought	176 52	910 43
Travelling expenses	208 02	.....
Medical Examiner's salary and expenses	572 49	.....
Salaries, officers', committees' and auditors' fees	2,619 96	.....
Clerk hire	1,250 04	.....
Postage, telegrams and express	296 43	.....
Printing, stationery, etc.	1,188 50	.....
Other expenses	754 85	.....
Total expenses of management	<u>\$13,464 70</u>	<u>\$13,971 52</u>

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	77,726 96	.....
Sick benefits	725 84	2,269 18
Expenditure other than foregoing	34 19	5,210 63
Total expenditure	<u>\$91,951 69</u>	<u>\$21,451 33</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	373	200,500 00	188 57	1	250 00
25-29.....	613	357,000 00	361 50	.....	.....
30-34.....	707	421,000 00	467 45	1	500 00
35-39.....	752	511,323 00	609 16	3	2,000 00
40-44.....	805	569,098 00	727 14	10	7,980 95
45-49.....	903	713,151 00	1,028 70	5	2,475 79
50-54.....	880	736,119 00	1,157 56	8	7,000 00
55-59.....	693	607,161 00	1,065 52	15	10,871 00
60-64.....	560	523,035 00	1,088 86	12	11,357 72
65-69.....	383	356,000 00	850 26	17	15,421 61
70-74.....	121	130,000 00	335 13	12	10,380 88
75-79.....	59	59,500 00	180 78	5	4,338 11
80-84.....	2	1,500 00	4 58	15	10,730 95
85 and over.....	.....	.....	.....	.....	.....
Totals.....	3,851	5,185,387 00	8,065 21	104	83,307 01

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 10 Benti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Lt.-Col. J. H. Scott, K.C., President.....	Walkerton.
Isaac Crowley, Secretary	Toronto.
Frank Somers, Jr., Treasurer	Toronto.
W. D. McPherson, K.C., Executive	Toronto.
Frank Somers, Sr., Executive	Toronto.
Richard Gilday, Executive	Toronto.
H. C. Hocken, Executive	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ ~~5,888~~ c.
Contracts in force 31st December, 1912	6,097	5,888,000 00
Add contracts taken during 1913, new or renewed.....	924	884,500 00
Gross number and amount of contracts on foot at any time during 1913	7,021	6,772,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913.....	54	53,500 00
Contracts lapsed in 1913	531	495,500 00
Total deductions carried out	585	549,000 00
Net contracts on foot at 31st December, 1913.....	6,436	6,223,500 00
Number of certificate holders in good standing at 31st December, 1913	6,436	6,223,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1913.—No information.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Primary Lodges.

V ASSETS.

Cash value of bonds, debentures, etc.	\$36,256 46
Cash in Secretary's hands	144 55
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto.	25,244 87
Total assets	<u>\$61,645 88</u>

VI. LIABILITIES.

Amount of claims admitted	\$4,000 00
Total liabilities	<u>\$4,000 00</u>

VII. MISCELLANEOUS.

One action instituted against the Society to recover payment under a certificate of insurance for \$1,000.00; Non payment of assessments, Judgment given for the Society in appeal.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1913, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 13-16, 1914.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1913 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

No changes were, during 1913, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, \$3,000; Treasurer's bond,—None

Number of certificate holders in Ontario, 4,438.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,268,500.00.

Number of members in Ontario who died during 1913, 39.

Amount of death benefits paid to Ontario members during 1913, \$35,500.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$39,105.44.

Cash received during 1913, from:

Application fees	\$2,691 00
Dues	6,521 00

Assessments	72,887 11
Interest	2,009 11
Other sources	155 00
Repayment of investments, \$304.30.	

Total receipts	<u>\$84,263 22</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Commission and organization expenses	\$5,714 71
Law costs	151 00
Registration fees	131 65
Supplies bought	191 40
Travelling expenses	283 64
Rent, light, heat and taxes	599 90
Salaries, officers' and auditors' fees	2,182 97
Medical examiner's salary and expenses	2,075 50
Clerk hire	2,158 11
Printing, stationery and advertising	1,047 60
Postage, telegrams and express	646 78
Premiums for guarantee	17 50
Other expenses	22 02

Total expenses of management	<u>\$15,222 78</u>
--	--------------------

(b) Miscellaneous Expenditure.

Life insurance claims	46,500 00
For investments (not extended), \$13,790.73.	

Total expenditure	<u>\$61,722 78</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 3	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24	623	599,500 00	553 53	1	1,000 00
25-29	731	697,500 00	704 61	2	2,000 00
30-34	801	753,000 00	797 83	1	1,000 00
35-39	813	775,000 00	846 88		
40-44	823	786,500 00	882 69	6	6,000 00
45-49	783	758,000 00	887 29	4	3,500 00
50-54	701	693,500 00	734 07	3	3,000 00
55-59	548	547,500 00	546 76	6	6,000 00
60-64	271	271,000 00	262 77	7	7,000 00
65-69	199	199,000 00	205 03	5	5,000 00
70-74	111	111,000 00	133 14	9	9,000 00
75-79	24	24,000 00	30 66	3	3,000 00
80-84	6	6,000 00	9 20		
85 and over	2	2,000 00	4 75		
Totals	6,436	6,223,500 00	6,599 21	47	46,500 00

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Frank B. Wikersham, Supreme Regent Harrisburg, Pa.
 Samuel N. Hoag, Supreme Vice-Regent Mt. Vernon, N.Y.
 Alfred T. Turner, Supreme Secretary Boston, Mass.
 A. S. Robinson, Supreme Treasurer St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits
 in force, 31st December, 1913, \$477,831,500 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number,		Amount.	
			\$	c.
Contracts in force 31st December, 1912.....	250,314		482,516,803	44
Add contracts taken during 1913 new and renewed	12,466		14,758,500	00
Add amount of half cash payment liens against certificates .....	....		4,144,696	56
Add amount by which various certificates were increased during 1913 .....	....		708,000	00
Gross number and amount of contracts on foot at any time during 1913	262,780		502,128,000	00
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1913	3,733	8,623,000 00		
Contracts lapsed in 1913.....	10,472	14,586,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1913.....	....	1,087,000 00		
Total deductions extended.....	14,205	24,296,500 00	14,205	24,296,500 00
Net contracts on foot at 31st December. 1913.....	248,575		477,831,500	00

V. ASSETS.

Cash value of real estate, less incumbrances	\$ 45,000 00
Cash value of bonds, etc.	5,266,301 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	

W. & O. B. Fund.

American National Bank, Atlanta, Ga.	\$14,186 61
The American National Bank, Wilmington, N.C.	11,786 09
Boston Safe Deposit & Trust, Boston	17,887 92
National Shawmut Bank, Boston	13,083 02
National Exchange Bank, Baltimore	10,358 01
Mechanics Bank, Brooklyn	19,397 89
Central National Bank, Cleveland	10,902 85
First National Bank, Chicago	15,780 06
Merchants Loan & Trust Company, Chicago	13,579 53
People's State Bank, Detroit	19,867 67
The Bank of Toronto, Montreal	14,047 40
First National Bank, Minneapolis	10,219 66
First National Bank, New York	20,628 88
Garfield National Bank, New York	17,752 73
Corn Exchange Bank, New York	18,638 52
Market & Fulton National Bank, New York	19,733 25
Central National Bank, Philadelphia	23,499 11
Federal National Bank, Pittsburg, Pa.	5,731 29
First National Bank, Richmond, Va.	12,420 94
Mechanics-American National Bank, St. Louis	42,999 35
Merchants-Laclede National Bank, St. Louis	19,230 52
The Bank of Toronto, Toronto, Ont.	13,867 88
Broad Street National Bank, Trenton, N.J.	12,813 00
First National Bank, Utica, N.Y.	17,244 23
The National Bank of Westfield, N.Y.	27,819 35
Wells Fargo Nevada National Bank, San Francisco, Cal.	15,120 43
Slater Trust Company, Pawtucket, R.I.	11,902 84
State Bank of Evanston, Evanston, Ill.	18,050 53
Chambersburg Trust Company, Chambersburg, Pa.	9,886 14

Total \$478,435 70

General Fund.

National Shawmut Bank, Boston	\$10,099 87
Central National Bank, Cleveland	2,014 63
People's State Bank, Detroit	2,348 99
The Bank of Toronto, Montreal	2,152 91
Garfield National Bank, New York	7,369 41
Central National Bank, Philadelphia	2,829 97
Federal National Bank, Pittsburg, Pa.	2,612 66
Mechanics-American National Bank, St. Louis	3,219 44
The Bank of Toronto, Toronto, Ont.	2,289 08
Broad Street National Bank, Trenton, N.J.	2,632 03
First National Bank, Utica, N.Y.	2,760 20
The National Bank of Westfield, N.Y.	2,121 68

Totals \$42,450 87
 Contingent Fund of Supreme Officers 8,500 00

Emergency Fund	209,883 72
Provincial Treasurer, Quebec	5,000 00
Dues and assessments due and unpaid	739,126 69
Interest due and accrued on bonds	80,871 68
Interest due and accrued on bank balances and deposits	1,405 07
Total assets of Life Insurance Fund (not extended)	\$1,159,992 01
Total assets of Emergency Fund (not extended)	5,495,726 40
Total assets of General and other funds (not extended) ...	269,975 13
All other assets	48,718 81
Total assets	<u>\$6,925,693 54</u>

VI. LIABILITIES.

Amount of claims admitted	\$108,619 98
Amount of claims supposed or reported or unadjusted	29,000 00
Amount of Claims resisted (Classes D and E)	672,200 00
All other liabilities	2,603 11
Total liabilities	<u>\$812,423 09</u>

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1913.

Assessments for the purpose of Life Insurance Certificates are made monthly.

Twelve assessments were made during the year 1913.

The accounts and books of the Society were audited for the year 1913.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1913: W. C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md.

No changes were, during 1913, made in the organization and management of the Society.

No changes were, during 1913, made in the constitution and rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1913, 2,959.

Amount of insurance in force in Ontario at 31st December, 1913, \$6,124,500.00.

Number of members in Ontario who died in 1913, 42.

Amount of death benefits paid to Ontario members during 1913, \$109,428.60.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended)	\$793,488 06
Half cash loan not previously included	3,716,475 02

Cash received during 1913 from:

Dues	\$200,881 10
Assessments, half cash	942,003 75
Assessments, cash	7,751,195 31
Fines	637 90
Degrees and cards	4 00

Supplies sold	2,285 41
Interest and dividends	306,407 77
All other sources	7,482 93
Cash received from repayment of loans or investments (not extended)	\$107,600 00
Total cash receipts	<u>\$9,210,898 17</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Commission and organization expenses	\$29,710 61
Law costs	6,704 08
Registration fees, insurance departments	747 50
Investigating claims	1,530 70
Expenses annual meeting	24,176 59
Supplies bought	1,322 48
Travelling expenses	7,214 98
Rent, light, heat and taxes	4,992 98
Salaries, officers' and auditors' fees	29,541 69
Medical examiner	4,500 00
Clerk hire	56,885 47
Official Journal	23,403 88
Printing, stationery and advertising	14,014 47
Postage, telegrams and express	6,043 50
Other management expenses (detailed in memo.)	12,916 38
Total expenses of management	<u>\$223,705 31</u>

(b) Miscellaneous Expenditure.

Life insurance claims	8,516,219 33
Half cash liens	4,279,589 19
Half cash lapses	53,694 25
Half cash cancellations	1,095 38
For investments, etc, (not extended)	\$9,887 50
Total expenditure	<u>\$13,074,303 46</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	8,222	9,475,000 00	73,695 51	29	36,000 00
25-29.....	15,919	19,681,000 00	179,891 85	47	54,000 00
30-34.....	24,236	33,564,500 00	313,845 71	111	141,000 00
35-39.....	32,425	50,018,500 00	479,129 75	170	271,500 00
40-44.....	36,321	65,112,000 00	684,596 00	275	483,500 00
45-49.....	36,118	74,731,500 00	921,218 72	352	762,000 00
50-54.....	32,895	73,853,500 00	1,114,684 76	437	1,010,000 00
55-59.....	26,197	61,265,500 00	1,129,744 88	527	1,275,500 00
60-64.....	18,486	44,756,000 00	1,009,009 95	604	1,473,000 00
65-69.....	10,259	25,521,500 00	1,419,686 39	515	1,310,000 00
70-74.....	4,569	11,861,000 00	790,787 23	324	856,500 00
75-79.....	2,002	5,396,000 00	370,333 78	208	568,000 00
80-84.....	742	2,070,000 00	142,573 32	88	247,000 00
85 and over.....	184	525,500 00	38,527 68	46	135,000 00
Totals.....	248,575	477,831,500 00	8,667,725 53	3,733	8,623,000 00

THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Daniel P. Markey, Supreme Commander Detroit.
 L. E. Sisler, Supreme Record Keeper Detroit.
 J. B. McDannell, Trustee Buffalo.
 James F. Downer, Trustee Chicago.
 W. E. Blaney, Trustee Pittsburg, Pa.
 R. B. Anderson, Trustee St. Louis, Mo.
 S. W. Trussler, Trustee Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912	271,407	\$ 331,972,045 58 ^{c.}
Add contracts taken during 1913, new or renewed.....	28,192	28,487,000 00
Gross number and amount of contracts on foot at any time during 1913	299,599	360,459,045 58
	Number.	Amount.
Deductions:		
Contracts matured in 1913 (Deaths)	2,859	\$ 3,823,640 31 ^{c.}
Contracts lapsed in 1913	26,717	28,016,279 89
Total deductions extended.....	29,576	31,839,920 20
Net contracts on foot at 31st December, 1913.....	270,023	328,619,125 38

III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1913, was 13,457.

Number of members who died during 1913, 114.

Total amount of funeral benefits paid during 1913, \$5,700.00.

IV. SICK BENEFITS.

Number of members who received sick and accidental benefits in 1913, 2,940.

Total amount of benefits paid, \$77,402.50.

Number of weeks' sickness experienced during 1913, 13,704.

Total amount of cash standing to credit of benefit fund, 31st December, 1913, \$38,627.78.

V. ASSETS.

Cash value of real estate	\$125,000 00
Bonds, etc.	10,838,099 92
Actual cash on hand, 31st December, 1913	2,106 88
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, New York	25,328 78
First National Bank, Detroit	332,492 47
Citizens' Commercial and Savings Bank, Flint, (Commercial Account)	8,852 19
Industrial Savings Bank, Flint.	58,000 00
Bank of Toronto, Toronto, Ont.	4,149 40
Southern Trust Co., Little Rock Ark.	10,000 00
Commercial National Bank, Charlotte, N.C.	1,000 00
People's State Bank, Detroit, Mich.	10,000 00
Wayne County and Home Savings Bank, Detroit, Mich.	10,000 00
National Bank of Commerce, Detroit, Mich.	10,000 00
Dime Savings Bank, Detroit, Mich.	10,000 00
Central Savings Bank, Detroit, Mich.	10,000 00
Marine National Bank, Buffalo, N.Y.	25,000 00
Fort Dearborn National Bank, Chicago, Ill.	25,000 00
Liberty Savings Bank, Pittsburgh, Pa.	25,000 00
First Trust and Savings Bank, Cal.	2,272 21
First National Bank, Oakland, Cal.	2,304 45
Insurance Depts., Ontario and Quebec	10,000 00
First National Bank, Oakland, Cal.	2,133 90
Industrial Savings Bank, Flint	591 48
Dues and assessments, due and unpaid on certificates in force (estimated)	349,000 00
Interest due and accrued	226,888 26
Total assets of Relief Fund No. 2 (not extended)	\$649 97
Total assets Life Benefit Fund (not extended)	447,528 95
Total assets Sick and Funeral Fund (not extended)	38,627 78
Total assets General Fund (not extended)	154,781 39
Total assets Emergency Fund (not extended)	11,235,908 47
Total assets Relief Fund No. 1 (not extended)	67,643 67
All other assets (Furniture and Fixtures)	16,724 59
Total assets	<u>\$12,139,944 58</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$146,337 95
Amount of claims supposed or reported	103,650 00
Amount of claims resisted	21,500 00
Amount of sick and accident claims due and unpaid, 31st December, 1913	403 00
Present value of deferred liability claims, payable in instalments	677,494 67
Amount of other liabilities	44,192 87
Total liabilities	<u>\$993,578 49</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1913.—None.

Assessments were made monthly in 1913.

Twelve assessments were made during the year 1913, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July, and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1913: Supreme Auditors—J. J. Volk, Dayton, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1913, in relation to insurance certificates or benefits.

No changes were, during 1913, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1913. ———

Number of certificate holders in Ontario, 31st December, 1913, 10,511.

Amount of insurance in force at 31st December, 1913, \$10,700,000.00.

Number of members in Ontario who died during 1913, 118.

Amount of death benefits paid to Ontario members during 1913, \$130,394.90.

Amount of disability benefits paid to Ontario members during 1913, \$22,450.93.

VIII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$11,266,061.07.

Cash received during 1913:

Certificate fee	\$2,847 35
Assessments	4,517,657 11
Per capita tax	341,865 96
Supplies sold	6,738 55
Rent	4,166 66
Interest	550,156 12
Official publication	2,918 27
All other sources	2,292 14
Total receipts	<u>\$5,428,642 16</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management*

Cash Paid during 1913 for:

Per capita tax, etc.	\$290,324 51
Commission and organization expenses	145,771 07
Law costs	8,678 25

Registration fees	1,867 03
Investigation of claims	4,603 03
Expenses of meeting	289 03
Supplies bought	9,830 12
Travelling expenses	3,589 06
Rent, light, heat and taxes	7,090 22
Officers' salaries and auditors' fees	24,260 00
Medical Examiner's salary and expenses	7,464 08
Clerk hire	67,802 63
Printing official journal	48,612 11
Printing, stationery, etc.	11,206 70
Postage, telegrams and express	11,566 14
Other expenses	3,813 45

Total expenses of management \$646,767 43

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,748,163 81
Sick and accident benefits	83,102 50
Total disability benefits	236,482 16
Gratuities to distressed members	15,810 08
Adjustment on bonds	19,237 02

Total expenditure \$4,749,563 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	24,135	23,611,500 00	101,725 00	90	90,750 00
25-29.....	27,302	26,128,387 00	174,229 00	125	129,750 00
30-34.....	33,721	34,844,964 00	284,238 00	169	180,900 00
35-39.....	37,553	42,039,698 78	390,352 00	186	220,883 81
40-44.....	38,936	47,918,011 61	486,288 00	311	392,703 10
45-49.....	37,792	49,862,356 74	568,703 00	382	488,575 00
50-54.....	33,956	48,137,789 24	585,668 68	544	775,050 00
55-59.....	20,648	30,565,995 78	884,152 00	446	612,328 10
60-64.....	10,978	16,802,186 85	385,658 00	345	527,225 00
65-69.....	3,916	7,003,168 46	159,426 00	164	278,925 00
70-74.....	999	1,604,420 49	26,220 00	83	116,111 42
75-79.....	84	97,346 43	1,330 00	14	10,438 88
80-84.....	3	3,300 00	119 00		
85 and over.....					
Totals.....	270,023	328,619,125 38	4,048,108 68	2,859	3,823,640 31

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, James Street South, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John A. Austin, Dominion Councillor Toronto, Ont.

C. VanNerman Emory, Dominion Secretary Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	5,410	5,910,500 00
Add contracts taken during 1913, new or renewed.....	521	422,000 00
Add amount by which various certificates were increased during 1913		2,000 00
Gross number and amount of contracts on foot at any time during 1913	5,931	6,334,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 by death	72	97,500 00
Contracts surrendered for cash value ..	27	30,000 00
Contracts cancelled in 1913.....	428	366,000 00
Contracts reduced in 1913		3,000 00
Total deductions extended.	527	496,500 00
Net contracts on foot 31st December, 1913	5,404	5,838,000 00
Number of certificate holders in good standing on 31st December, 1913	5,023	5,631,000 00
Number of certificates temporarily suspended at 31st December, 1913	235	207,000 00
Grand total of certificate holders 31st December, 1913.....	5,258	5,838,000 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,277.

Sixteen members of the Grand Council died in 1913, and funeral benefits were paid amounting to \$800.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1913 sick benefits to 206 members.

Amount paid for sick benefits, \$3,973.00.

The total number of weeks' sickness experienced was 930.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1913, was \$10,414.33.

V. ASSETS.

	Supreme Body.
Cash value of mortgages	\$169,600 00
Bonds, etc.	165,642 12
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	31,877 73
Merchants Bank, Montreal	5,307 16
Dues called but not yet payable	10,148 94
Interest due or accrued	8,140 35
Other Assets	4,185 83
Total assets Life Insurance Fund (not extended)	\$388,643 20
Total assets General Fund and other funds (not extended) ..	6,258 93
Total	<u>\$394,902 13</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$15,000 00
Amount of other claims	5,719 30
Total amount of all liabilities	<u>\$20,719 30</u>

VII. MISCELLANEOUS.

One action was instituted against the Society during 1913: Broom *vs.* Royal Temp-
lars of Temperance. Claim dismissed with costs.

Assessments are made for the purpose of life insurance each month, and are pay-
able the first of each month. Twelve such assessments were made in 1913.

The Society's books were duly audited during 1913 monthly.

The following books of record and account are kept for purposes of insurance cer-
tificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statisti-
cal Inventory and two Ledgers.

Names and post office addresses of the auditors for 1913 were as follows: A. C. Neff,
F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in 1913.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1913, 5,874.

Number of certificate holders in Ontario, 31st December, 1913, 3,903.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,354,500.00.

Number of members in Ontario who died in 1913, 59.

Amount of death benefit claims paid to Ontario members during 1913, \$74,675 84.

Amount of cash surrender values paid during 1913, \$5,495.15.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$30,167.53.

Cash received during 1913:

	Supreme Body.	Grand Body.
Certificate fees	\$39 50	.....
Assessment fees	6,967 48	.....
Assessment (beneficiary)	113,735 68	\$7,353 60
Per capita tax and levies	1,254 27	3,335 25
Propagation fund	2,398 77	.....
Supplies sold	358 53	301 45
Charter fees . . . . .	.....	90 00
Interest and dividends	18,179 84	453 96
Guarantee premiums	101 25	.....
Commission . . . . .	.....	1,346 00
All other sources	141 22	941 15
Received from Investments (not extended), \$28,514.17 ..		
Total	\$143,176 54	\$13,821 41

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1913 for:		
Charter fees . . . . .	.....	\$24 00
Per capita tax, etc. . . . .	.....	1,577 35
Commission and organization expense	\$3,446 15	2,785 00
Law costs	80 45	5 00
Registration fees	35 00	.....
Interest	281 85	.....
Expense annual or biennial meeting . . . . .	.....	434 70
Supplies bought	371 13	193 23
Travelling expenses	80 21	260 02
Rent, light, heat and taxes	478 42	272 24
Managing officers' salaries and officers' and auditors' fees	1,830 00	1,520 00

Medical officers' salaries and expenses	283 00	322 60
Clerk hire	580 00	790 00
Official journal	2,541 90	.....
Printing (other than official journal), stationery and advertising	313 80	576 24
Postage, telegrams and express	335 04	165 07
Premiums for guarantee	82 55	.....
Other management expenses detailed in memo.	610 03	120 33
Total expenses of management	\$11,349 53	\$9,045 78

(b) *Miscellaneous Expenditure.*

Cash surrender benefits	7,325 15	.....
Life insurance claims, other than endowments	94,675 84	.....
Funeral benefits . . . . .	.....	800 00
Sick benefits . . . . .	.....	3,973 00
Cash paid for investments, \$51,322.83.		

Grand totals \$113,350 52 \$13,818 78

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	486	401,500 00	288 69	2	1,500 00
25-29.....	432	380,500 00	298 05	1	1,000 00
30-34.....	467	426,000 00	360 28	2	1,000 00
35-39.....	467	455,500 00	436 62	2	2,000 00
40-44.....	517	536,500 00	556 39	3	2,500 00
45-49.....	605	685,250 00	845 18	5	6,000 00
50-54.....	599	725,500 00	1,073 51	7	7,500 00
55-59.....	538	668,750 00	1,192 62	8	8,500 00
60-64.....	545	731,500 00	1,668 87	12	19,500 00
65-69.....	376	513,250 00	1,486 47	14	22,500 00
70-74.....	140	199,500 00	743 75	8	14,500 00
75-79.....	57	77,500 00	350 10	6	8,000 00
80-84.....	22	28,750 00	181 13	1	1,000 00
85 & over.....	7	8,000 00	73 20	1	2,000 00
Totals.....	5,258	5,838,000 00	9,554 86	72	97,500 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office of the Society, 30 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.
 Simeon Viger, Vice High Chief Ranger Laurence, Mass.
 Thos. F. McDonald, High Secretary..... Chicago, Ill.
 Gustave Keller, High Treasurer Appleton, Wis.
 J. P. Smyth, High Medical Examiner Chicago, Ill.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1913.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$148,064,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1912	148,321		152,363,000	00
Add contracts taken during 1913, new or renewed.	6,911		6,278,000	00
Add amount by which various certificates were increased during 1913 .....	....		48,250	00
Gross number and amount of contracts on foot at any time during 1913	155,232		158,689,250	00
	Number.		Amount.	
Deductions :			\$	c.
Contracts matured in 1913, death.....	1,455		1,551,750	00
Contracts surrendered in 1913	9,198		8,846,500	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1913.....	....		226,500	00
Total deductions extended.....	10,653		10,624,750	00
Net contracts on foot 31st December, 1912	144,579		148,064,500	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. ASSETS.

Bonds, debentures, etc.	\$3,731,304 93
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis.	67,429 67
First National Bank, Appleton, Wis.	21,873 06
Hibernian Banking Association, Chicago.....	5,000 00
Provincial Treasurer, Province of Quebec	5,000 00
Interest due and accrued	60,551 55
Furniture and fixtures	5,718 00
Amount of all other assets	32,998 73
Total assets Life Insurance Fund (not extended)	\$3,905,204 89
Total assets General and other Funds (not extended)	24,671 05
Total assets	\$3,929,875 94

VI. LIABILITIES.

Amount of claims admitted	\$5,400 24
Amount of claims supposed or reported	197 000 00
Amount of claims resisted	16,000 00
All other liabilities	327 46
Total liabilities	\$218,727 70

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1913.

The Society's books were audited January and July, 1913.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1913 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1913 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1913, 9,121.

Number of certificate holders in Ontario, 31st December, 1913, 9,121.

Amount of insurance in force in Ontario at 31st December, 1913, \$9,613,000.00.

Number of members in Ontario who died during 1913, 65.

Amount of death benefits paid to Ontario members during 1913, \$75,518.22.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$101,053.07.

Cash received during 1913 from:

Assessments	\$2,219,097 86
Per capita tax (special assessment)	109,923 52
Degrees and cards, certificates	5,775 00
Supplies sold	3,783 00
Interest	130,892 77
Premiums for guarantee of lodge officers	4,376 49
All other sources	12,191 41
Total receipts	<u>\$2,486,040 05</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

National Fraternal Congress and A. F. C. S.	\$ 690 50
Law costs	1,887 67
Registration fees, Insurance Departments	1,240 40
Supplies bought	4,934 51
Expenses of meeting	21,026 01
Investigation of claims	398 54
Travelling expenses	3,991 92
Rent, light, heat, and fire insurance	4,228 15
Salaries, officers' and auditors' fees	16,278 74
Clerk hire	23,954 60
Official journal	23,989 50
Printing, stationery and advertising	4,293 88
Postage, telegrams and express, telephone	4,785 29
Special Committee	604 08
Valuation of certificates	125 00
Premium for guarantee High Court and Subordinate Court Officers..	4,272 59
Other management expenses	617 56
Total expenses of management	<u>\$117,318 94</u>

(b) Miscellaneous Expenditure.

Life insurance claims	1,502,835 82
Per capita tax or levies, other than for management	31,725 81
Total expenditure	<u>\$1,651,880 57</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	s.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
		Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	16,671	15,880,000 00	18,909 80	68	68,000 00
25-29.....	19,780	19,076,250 00	21,692 19	98	94,500 00
30-34.....	20,328	20,197,250 00	26,338 40	113	114,000 00
35-39.....	21,424	21,789,250 00	26,175 80	130	133,500 00
40-44.....	20,756	21,757,000 00	26,476 63	207	225,500 00
45-49.....	18,458	19,738,250 00	24,396 99	234	259,250 00
50-54.....	14,159	15,558,500 00	19,370 22	221	248,500 00
55-59.....	8,381	9,308,500 00	14,069 14	193	217,500 00
60-64.....	3,325	3,462,500 00	5,456 15	100	100,000 00
65-69.....	951	951,000 00	1,429 38	43	43,000 00
70-74.....	291	291,000 00	517 81	37	37,000 00
75-79.....	50	50,000 00	76 39	11	11,000 00
80-84.....	3	3,000 00	8 66	.....	.....
85 & over.....	2	2,000 00	7 24	.....	.....
Totals.....	144,579	148,064,500 00	184,924 80	1,455	1,551,750 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1913, were as follows:

Oscar Rumpel, Grand Chancellor Berlin.
 G. Farquharson, Grand Vice-Chancellor Stratford.
 Thomas Towers, Grand Prelate Hamilton.
 Alex. Coulter, Grand Keeper of Records and Seal Toronto.
 John Burns, Grand Master of Exchequer Niagara Falls.
 T. H. Manly, Past Grand Chancellor Sarnia.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1912	68,002	95,855,506 00
Add contracts taken during 1913	9,453	11,853,871 00
Gross number and amount of contracts on foot at any time during 1913	77,455	107,709,377 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913, ...	937	1,469,463 00
Contracts lapsed in 1913	8,220	11,082,914 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1913		
Total deductions	9,157	12,552,377 00
Net contracts on foot 31st December, 1913	68,298	95,157,000 00
In Ontario, 203.		
No. of deaths, none.		
Benefits paid, none.		
Amount of insurance in force in Ontario, \$232,428 00		

VIII. CASH RECEIPTS.

Fees	\$53 67
Interest (bank)	2,010 01
Monthly payments	2,544,577 61
Income from investments	250,492 43
Other sources	11,740 68
Total receipts	<u>\$2,808,874 40</u>

IX. CASH EXPENDITURE.

Life insurance claims	\$1,522,225 17
Printing, supplies and office expenses	15,628 78
Medical examinations	12,482 50
Organization	82,588 27
Adjusting claims	29,285 90
Depreciation in municipal bonds	5,950 85
Commission	123,319 43
All other expenditures	107,953 07

Total expenditure	<u>\$1,899,433 97</u>
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Balance, receipts over expenditure, 1913	\$909,440 43
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Balance on hand 31st December, 1912	5,017,862 75
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Balance on hand, 31st December, 1913	<u>\$5,927,303 18</u>
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Deposited as follows:

Cash in bank	\$25,605 57
Cash in office	750 00
Bonds and securities	5,900,947 61
	<u>\$5,927,303 18</u>

GRAND LODGE OF ONTARIO.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,724, at 31st December 1913.

Number of members of the Society who died during 1913, 24. Funeral benefits amounting to \$1,773.00 were paid.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1913, 227.

Amount of benefits paid during 1913 in respect of sick members, \$4,205.16.

Number of weeks' sickness experienced in 1913, 1214.

Amount paid for medical attendance during 1913, \$1,740.59.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$39,922.09.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1913	\$1,166 91	\$45,054 65
All other .....	.....	20,781 68
Total assets	<u>\$1,166 91</u>	<u>\$65,836 33</u>

VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges)	\$714 30
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VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 9th July, 1913.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: Peter Armstrong, Hamilton, Chas. Deverall, Toronto, and S. O. Coates, Collingwood.

Amount of Grand Treasurer's bond, \$500.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$755.91.

	Grand Body.	Subordinate Bodies.
Cash received during 1913 from:		
Initiation and application fees .....	.....	\$3,133 00
Per capita tax	\$3,745 50	.....
Assessments .....	.....	20,917 02
Degrees and cards .....	.....	3,007 65
Supplies sold	796 07	25 94
Rent .....	.....	733 75
Interest .....	.....	1,382 87
All other sources .....	.....	1,617 16
Total receipts	<u>\$4,541 57</u>	<u>\$30,817 39</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Commission and organization expenses	\$359 00	.....
Per capita tax and levies	245 06	\$3,923 00
Registration fee	25 00	.....

Expenses of annual meeting	879 55	.....
Supplies bought	442 83	1,252 17
Rent, light, heat and taxes	36 00	4,480 37
Travelling expenses	823 59	.....
Salaries, officers' and auditors' fees	600 00	1,834 31
Clerk hire	10 00	.....
Official journal	259 70	.....
Printing, stationery and advertising	165 70	1,300 09
Postage, telegrams and express	246 44	573 37
Premiums for guarantee of lodge officers	5 00	.....
Other expenses	32 70	.....
Total expenses of management	\$4,130 57	\$13,363 31

(b) Miscellaneous Expenditure.

Funeral benefits	630 00
Benefits to widows and orphans	1,143 00
Sick benefits	4,205 16
Medical attendance	1,740 59
Gratuities to distressed members	586 31
Other expenditures	6,680 31
Total expenditure	\$4,130 57 \$28,348 68

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.
(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Mortuary receipts during 1913. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1	1,186 00	19 80	1	2,000 00
25-29.....	13	16,944 00	361 54		
30-34.....	33	46,285 00	1,117 08		
35-39.....	72	109,862 00	3,107 20		
40-44.....	128	214,887 00	7,349 64	1	1,000 00
45-49.....	175	303,517 00	12,781 90	6	9,000 00
50-54.....	226	397,931 00	21,630 35	11	16,803 00
55-59.....	320	602,879 00	36,862 96	18	31,500 00
60-64.....	449	790,324 00	60,450 69	25	50,000 00
65-69.....	243	428,638 00	42,888 78	20	36,110 00
70-74.....	108	154,584 00	15,469 22	10	11,569 00
75-79.....	38	52,057 00	1,698 32	4	11,000 00
80-84.....	2	3,500 00	124 25		
85 & over.....					
Totals.....	1,808	3,122,594 00	203,861 73	96	168,982 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.
(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Mortuary receipts during 1913.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	1,103	1,235,500 00	20,681 82	4	5,000 00
25-29.....	4,808	5,473,250 00	104,149 98	17	18,500 00
30-34.....	8,987	10,734,013 00	164,210 94	50	62,227 00
35-39.....	11,028	13,854,277 00	213,103 76	57	72,000 00
40-44.....	12,207	16,309,122 00	289,434 46	109	155,700 00
45-49.....	10,922	17,750,678 00	327,645 79	112	160,572 00
50-54.....	9,391	14,441,899 00	312,408 78	141	228,715 00
55-59.....	6,509	10,415,361 00	262,382 93	144	245,767 00
60-64.....	3,490	5,902,489 00	166,585 20	109	183,500 00
65-69.....	1,052	1,502,575 00	97,265 56	57	100,000 00
70-74.....	273	430,144 00	33,120 89	26	43,500 00
75-79.....	76	112,000 00	11,774 40	12	21,000 00
80-84.....	18	29,098 00	4,344 00	3	4,000 00
85 & over.....					
Totals.....	69,864	96,190,406 00	2,007,008 51	841	1,300,481 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1913.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1913, were as follows:

S. M. Sterling, President	Toronto.
James G. Cane, 1st Vice-President	Toronto.
Geo. W. Moore, 2nd Vice-President	Toronto.
E. Fielding, Treasurer	Toronto.
Jas. Sargent, Secretary	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	\$35,000 00
Bonds, debentures, etc.	935,411 88
Cash on deposit, not drawn against, in Dominion Bank, Toronto	19,539 29
Total assets	<u>\$989,951 17</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1913.

No assessments are made.

The Society's books were duly audited on December 12th, 1913.

Books of record or account kept for the purpose of insurance contracts or benefits:
Insurance Register.Names and post office addresses of the auditors for 1913 were as follows: W. H.
Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1913, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 12,379.

Number of members whose mortuary benefits were paid in year ending 30th November, 1913, 83.

Amount of benefits paid during the year, \$60,094.70.

Amount of insurance in force 30th November, 1913, \$5,369,825.00.

VIII. CASH RECEIPTS.

Cash balance from 1912, \$241.96.

Cash received during 1913:

Travelling certificates	\$117,761 00
Honory certificates	6,030 00
Duplicate certificates	270 00
Interest and dividends	40,753 45
Rents	4,420 00
Investments repaid (not extended), \$4,008.66.	

Total receipts	<u>\$169,234 45</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Amount paid during 1913:

Commission expenses	\$2,475 73
Law costs	224 00
Expenses of annual meeting	150 00
Supplies bought	95 18
Travelling expenses	203 00
Rent, light heat and taxes, etc.	4,512 53
Managing officers' salaries, etc.	4,635 00
Clerk hire	1,114 00
Printing and advertising	1,251 63
Postage and stationery, etc.	824 64
Other managing expenses	1,590 17

Total	<u>\$17,075 88</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	60,094 70
Investments (not extended), \$76,775.20.	

Total expenditure	<u>\$77,170 58</u>
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COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN
ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1913.

Head Office, Dominion Savings Building, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 30th November, 1913, were as follows:

Robert H. Morrison, President London.
William J. Taylor, Secretary London.
John T. Green, Treasurer London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1913, \$580,725.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None

(b) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c
Contracts in force 30th November, 1912.....	829		601,025	00
Add contracts taken during 1913, new and renewed	64		46,400	00
Gross number and amount of contracts on foot at any time during 1913	893		647,425	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1913 (Deaths)	21		15,225	00
Contracts lapsed in 1912	71		51,475	00
Total deductions.....	92		66,700	00
Net contracts on foot 30th November, 1913	801		580,725	00
Number of certificate holders in good standing at 30th November, 1913	600		360,000	00
Temporarily suspended	201		120,600	00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds and debentures	\$12,294 25
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London	454 34
All other assets	120 83
Total assets.	<u>\$12,869 42</u>

VI. LIABILITIES.

Amount of claims supposed or reported	\$4,350 00
Amount of other liabilities	120 83
Total liabilities	<u>\$4,470 83</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

Assessments are made every two months, or oftener, if necessary.

Nine assessments were made during 1913, and were payable on the 1st January, March, April, July, August, September, October and November.

The books of the Society were audited May 30th and November 30th, 1913.

The books kept for purposes of insurance certificates or benefits are: Register, Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1913 were as follows: F. H. Coles and W. Simson, London, Ontario.

No changes were made in the organization or management of the Society during 1913.

No changes were made, during 1913, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, \$1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 30th November, 1913, 801.

Number of certificate holders in Ontario at 30th November, 1913, 801.

Amount of insurance in force in Ontario at 30th November, 1913, \$580,725.00.

Number of members in Ontario who died during 1913, 21.

Amount of death benefits paid to Ontario members during 1913, \$10,875.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$308.00.

Cash received during 1913 from:

Application fees	\$64 00
Dues	790 00
Assessments	11,075 40
Interest and dividends	573 99
Total cash receipts	<u>\$12,503 39</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Commission	\$64 00
Law costs	48 50
Registration fee	10 00
Salaries, officers' and auditors' fees	880 00
Printing, stationery and advertising	272 05
Postage, telegrams and express	174 05
Premium for guarantee of lodge officers	5 00
Other expenses	28 45

Total expenses of management \$1,482 05

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments 10,875 00

Grand total expenditure \$12,357 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10	6,000 00	9 59		
25-29.....	47	28,200 00	48 31		
30-34.....	51	30,600 00	56 21		
35-39.....	85	51,000 00	98 06		
40-44.....	89	53,400 00	108 25	1	725 00
45-49.....	114	68,400 00	134 41	3	2,175 00
50-54.....	120	72,000 00	149 04	4	2,900 00
55-59.....	109	65,400 00	133 82	3	2,175 00
60-64.....	93	55,800 00	123 73	1	725 00
65-69.....	57	34,200 00	92 99	4	2,900 00
70-74.....	14	8,400 00	22 49	4	2,900 00
75-79.....	6	3,600 00	10 44	1	725 00
80-84.....	5	3,000 00	10 38		
85 and over.....	1	600 00	2 33		
Totals.....	801	480,600 00	1,000 05	21	15,225 00

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANÇAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Gravel, President Montreal.
 M. L. J. Gauthier, 1st Vice-President Montreal.
 T. Brassard, 2nd Vice-President Montreal.
 Henri Roy, Secretary-Treasurer Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	40,220	32,637,913 00
Add contracts taken during 1913, new or renewed	2,368	1,601,900 00
Add amount by which various certificates were increased during 1913.		75,474 00
Gross number and amount of contracts on foot at any time during 1913	42,588	34,315,287 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913.....	309	273,508 00
Contracts lapsed in 1913.....	3,188	2,428,048 00
Contracts reduced in 1913.....	....	373,344 50
Total deductions; extended.....	3,497	3,074,900 50
Net contracts on foot at 31st December, 1913.....	39,091	31,240,386 50

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

There were paid in 1913 sick benefits to 4,991 members.

Amount paid for sick benefits, \$145,862.30.

The number of weeks' sickness experienced in 1913 was 29,172.

Total amount standing to the credit of the fund at 31st December, 1913, \$39,325.70.

V. ASSETS.

	Supreme Body.
Cash value of real estate	\$98,875 09
Mortgages on real estate	651,219 32
Bonds, debentures, securities	1,452,842 31
Actual cash in hand (other than in bank) held by Cashier	2,176 54
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit	5,000 00
Hochelaga Bank, Montreal, Que.	71,794 64
National Bank, Montreal, Que.	6,028 32
Provincial Bank, Montreal Que.	2,394 89
Dues and assessments, due and unpaid	91,279 58
Interest	19,575 27
Rent due	35 00
Bills receivable	480 12
Furniture, etc.	11,700 00
Loan to members	51,989 67
Total	<u>\$2,465,390 75</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$1,000 00
Amount of claims supposed, reported or unadjusted	20,930 00
Assessments paid in advance	3,744 95
Bills Receivable	480 12
Total liabilities	<u>\$26,155 10</u>

VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1913.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessment were made during 1913 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1913 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1913, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1913, 1,213.

Number of certificate holders in Ontario at 31st December, 1913, 1,213.

Amount of insurance in force in Ontario, 31st December, 1913, \$1,056,071.00.

Number of members in Ontario died during 1913, 18.

Amount of death benefits paid to Ontario members during 1913, \$15,700.00.

Amount of sick benefits paid to Ontario members during 1913, \$5,576.89.

VIII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$119,845.17.

Cash received during 1913:

Supreme Body.

Dues	\$68,679 90
Assessments	711,573 85
Degrees and cards	2,018 40
Supplies sold, badges, etc.	2,057 57
Rent	1,951 58
Interest	86,017 31
Medical fees	595 75
Premiums for guarantee of officers	762 75
All other sources	51,989 67

Total cash receipts	<u>\$925,646 78</u>
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CASH EXPENDITURE.

(a) Expenses of Management.

Supreme Body

Cash paid during 1913:

Annual celebration	\$1,217 81
Commission and organization expenses	9,741 81
Law costs	459 65
Investigation of claims	702 00
Registration fees	324 50
Organizers' salaries	9,171 22
Actuary's fees	602 00
Supplies bought	3,280 41
Congress of Fraternities and General Council meetings	260 00
Expenses of General Meeting	563 40
Travelling expenses	3,681 82
Taxes, rent, light, heat and insurance	4,074 04
Salaries, officers' and auditors' fees	7,300 32
Medical examiner's salary and expenses	778 75
Clerk hire	15,078 52
Official journal	6,880 64
Printing, stationery and advertising	4,804 33
Postage, telegrams and express	1,736 99
Premiums for guarantee of officers	869 57
Miscellaneous	807 61

Total expenses of management	<u>\$72,335 39</u>
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(b) Miscellaneous Expenditure.

Life insurance claims	270,778 00
Sick benefits	145,862 30
Disability benefits	3,250 00
Interest on bonds	429 45

Total expenditure \$492,655 14

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,436	3,859,550 00	44,353 61	27	18,250 00
25-29.....	6,192	4,732,651 00	57,113 50	26	21,943 00
30-34.....	5,652	4,410,195 50	61,238 36	26	20,250 00
35-39.....	5,121	4,050,280 00	65,829 36	28	25,000 00
40-44.....	4,740	3,887,122 00	73,353 68	28	26,726 00
45-49.....	4,490	3,812,451 50	84,174 96	41	37,127 00
50-54.....	3,892	3,342,271 50	85,610 96	42	38,930 00
55-59.....	2,215	1,936,059 00	55,366 96	36	36,000 00
60-64.....	1,067	967,353 00	28,916 36	29	27,382 00
65-69.....	225	199,259 00	7,102 62	14	12,400 00
70-74.....	48	34,994 00	1,537 08	4	2,600 00
75-79.....	11	6,800 00	248 40	1	400 00
80-84.....	2	1,400 00	57 84		
85 and over.....					
Totals.....	39,091	31,240,386 50	564,903 69	302	267,008 00

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

O. Durocher, President..... Ottawa, Ont.
 Chas. Leclerc, Secretary-Treasurer..... Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	26,375	21,655,730 00
Add contracts taken during 1913, new or renewed.....	5,693	3,722,780 00
Gross number and amount of contracts on foot at any time during 1913	32,068	25,378,510 00

	Number.	Amount.		
		\$ c.		
Deductions:				
Contracts matured in 1913.....	180	143,920 00		
Contracts lapsed in 1913.....	3,685	2,789,710 00		
Contracts surrendered in 1913.....	6	5,000 00		
Total deductions extended.....	3,871	2,938,630 00	3,871	2,938,630 00

Net contracts on foot at 31st December, 1913.....	28,197	22,439,880 00
Number of certificate holders in good standing	27,484	21,873,033 00
Number of certificates temporarily suspended	713	566,850 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.

Number of members' wives deceased in 1913, 110.

Amount paid in respect of deceased wives of members, \$9,333.75.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1913, 3,360.

Amount of sick benefits paid, \$94,076.48.

Number of weeks' sickness experienced during 1913, 19,598.

Amount paid for medical attendance.—None.

Amount standing to credit of Sick Benefit Fund, \$33,358.15.

V. ASSETS.

Cash value of real estate, less incumbrances	\$80,600 00
Bonds, debentures, etc.	879,367 18
Cash on hand held by Cashier	440 63
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	10,469 36
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	11,078 67
Le Banque Provinciale	11,047 03
Dues and assessments due and unpaid	882 70
Interest due and accrued	7,850 22
Total assets, Insurance Fund (not extended)	\$486,870 90
Total assets, Sick and Funeral Fund (not extended)	33,358 15
Total assets, Guarantee Fund (not extended)	593,147 84
Total assets, General and other Funds (not extended)	652 48
All other assets	345,197 05
Total assets	<u>\$1,356,932 84</u>

VI. LIABILITIES.

Amount of claims admitted by the Society	\$22,500 00
Amount of claims for death of members' wives	350 00
Aggregate amount of other liabilities	220,053 47
Total liabilities	<u>\$242,903 47</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1913.—None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1913, payable 1st of every month.

No changes were made in the organization and management of the Society during 1913.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, Policy Register, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: J. N. Rattey and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.00.

Amount of bond of Sub-Treasurer, \$1,000.00.

Amount of bond of Cashier, \$2,000.00.

Number of members in Ontario, 31st December, 1913, 7,354.

Amount of insurance in force in Ontario at 31st December, 1913, \$6,485,780.00.

Number of members in Ontario who died in 1913, 43.

Amount of death benefits paid to Ontario members in 1913, \$42,556.00.

Amount of disability benefits paid to Ontario members in 1913, \$1,075.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$26,078.41.

Cash received during 1913 from:

Application and initiation fees	\$1,759 50
Assessments and dues	514,708 22
Per Capital tax .....	.....
Transfer fees, degrees and cards	730 75
Supplies sold	877 07
Rent	8,333 80
Interest and dividends	40,662 84
All other sources (detailed in memo.)	21,908 18
Cash received from payment of loans or investments (not extended), \$7,604.86.	

Total receipts	<u>\$588,980 36</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Collection of fees	\$27,919 79
Refund of deposits to refused applicants	1,355 03
Commission and organization expenses	29,800 28
Law costs	1,337 90
Registration fees	40 00
Supplies bought	3,612 44
Travelling expenses	1,313 85
Rent, etc.	1,800 00
Managing officers' salaries, officers' fees	6,517 12
Medical examiners' fees	11,737 08
Clerk hire	12,540 47
Official journal	3,780 85
Printing, stationery and advertising	2,392 65
Postage, telegrams and express	2,478 12
Guarantee premiums	359 36
Maintenance and repairs of real estate, light, heat, and taxes	7,464 97
Other expenses	16,070 55

Total expenses of management	<u>\$130,520 46</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	156,282 75
Advances to aged members, Class "A"	1,343 28
Sick benefits	94,076 48
Old age benefits	8,090 68

Members' wives' benefits	9,333 75
Redeemed policies	3,050 05
Total disability benefits	3,485 00
Refund of interest on purchase of bonds	5,357 75
Expenses, other than the foregoing (detailed in memo.)	11,480 75
For investments (not extended), \$156,414.84.	

Total expenditure \$423,020 95

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	7,391	.....	.....	30	23,250 00
25-29.....	5,843	.....	.....	19	15,650 00
30-34.....	4,081	.....	.....	33	25,600 00
35-39.....	3,872	.....	.....	15	12,450 00
40-44.....	2,475	.....	.....	17	14,800 00
45-49.....	1,886	.....	.....	9	7,050 00
50-54.....	1,239	.....	.....	12	10,550 00
55-59.....	810	.....	.....	13	9,700 00
60-64.....	432	.....	.....	19	15,750 00
65-69.....	106	.....	.....	8	5,610 00
70-74.....	37	.....	.....	2	510 00
75-79.....	15	.....	.....	1	1,000 00
80-84.....	5	.....	.....	2	2,000 00
85 and over.....	5	.....	.....	.....	.....
Totals.....	28,197	22,439,880 00	.....	180	143,920 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*To which are appended statements of the Auxiliary Bodies lettered below as
A. B. C. and D.**Head Office, 229 College Street, Toronto.*

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Percy T. Coupland, Grand Master	St. Mary's.
William Brooks, Grand Secretary	Toronto.
W. J. McCormack, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1913.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1913, was 51,974.

The number of deaths in the Society in 1913 was 415.

The amount of Funeral Benefits paid in 1913 in respect of deceased members was \$19,325.54.

Number of members' wives died in 1913 (estimated), 130.

Total amount of Funeral Benefits paid in respect of deceased wives, \$1,952.60.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$6,600.23.

Contingent Fund, applicable to any purpose of the lodge, \$12,661.33.

Widows' and Orphans' Fund, \$21,501.01.

Total cash standing to credit of General Benefit Fund at 31st December, 1913, \$2,173,832.49.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1913 was 4,322.

The amount of benefits paid in 1913 in respect to sick members was \$98,427.91.

The number of weeks' sickness experienced in 1913 was 35,273 2-7. Amount paid for medical attendance during 1913, \$16,694.81.

Nursing, \$4,405.11.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$600,951 16
Amount of mortgages, etc. ....	.....	797,048 64
Cash in hands of Grand Secretary	\$50 00	.....
Amount of cash in Imperial Bank, Toronto	16,344 13	462,012 65
Tax due from lodges	12,992 25	.....
All other assets	2,449 30	390,023 20
I.O.O.F. Home	1,998 70	.....
Total amount of assets	\$33,834 38	\$2,250,035 65

VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges	\$191 71	.....
Balance due Subordinate Lodges	38 75	.....
Liabilities of Subordinate Lodges .....	.....	\$35,440 59
	\$230 46	\$35,440 59

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1913.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1913; and those of the Grand Lodge in April, 1913.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

Certain changes were, during 1913, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1912 (not extended), \$15,940.33.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1913 from:		
Initiation fees, degrees and cards		\$64,496 32
Dues and reinstatements		314,065 84
Per capita tax	\$25,182 80	
Fines	16 00	
Degrees and cards, Grand Lodge cards	15 00	
Charter fees	270 00	
Supplies sold	4,343 46	
Rent, interest and dividends		92,363 84
Advanced to Home Fund	2,500 00	
Interest	680 10	
Home tax	10,100 20	
All other sources	2,503 16	110,942 35
Total receipts	\$45,610 72	\$581,868 35

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Per capita tax	\$150 00	
Donation to flood sufferers	1,500 00	
Registration fee	25 00	
Expenses of annual meeting	12,360 48	
Refund to Home	14,686 55	
Rent	750 00	
Supplies bought	3,244 65	
Salaries, officers' and auditors' fees	4,215 35	
Official journal	746 80	
Printing, stationery and advertising	1,300 36	
Postage, telephone, telegrams and express	657 90	
Other management expenses (detailed in memo.)	5,569 88	\$155,082 64
Total expenses of management	\$45,206 97	\$155,082 64

(b) Miscellaneous Expenditure.

Funeral benefits	21,278 14
Benefits to widows and orphans	23,367 00
Sick benefits	98,427 91
Medical attendance and nursing	21,099 72
Gratuities to distressed members	7,996 74
All other expenditure	261,203 28
Grand total	\$45,206 97 \$588,455 43

(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Receipts (dues and interest)	\$772 08
Expenses of management	87 82
Paid funeral benefits	300 00
Balance in bank and invested	2,688 46

Initiated	17
Died	3
Suspended	6
Withdrawal	1
Membership, 31st December, 1913	315

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1913.

	Males.	Females.	Total.
Number of members, 31st December, 1912	3,380	5,407	8,787
Admitted during 1913	1,105	1,771	2,876
Total	4,485	7,178	11,663
Deduct	528	718	1,246
Membership, 31st December, 1913	3,957	6,460	10,417

RECEIPTS

Dues	\$8,498 64
Initiations	2,730 70
Rents, etc.	196 03
Miscellaneous	5,213 45
Total	\$16,638 82

EXPENDITURE.

Relief of members	\$152 90
Relief of orphans	7 00
Education of orphans	623 92
Special relief	142 50
Relief of families	61 45
Total	\$987 77

Amount paid out for working expenses, 1913	\$11,758 65
Amount paid out for working expenses for Rebekah Assembly during year	2,345 46
Total	\$14,104 11

Assets:

Invested funds of Rebekah Assembly	\$2,850 00
Invested funds of Rebekah Lodges	17,228 17
Cash on hand, Rebekah Lodges	11,118 69
Total assets	\$31,196 86

(C) *The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1913.*

Number of members as from last report	7,203
Initiated during the year ending 31st December, 1913	1,177
Admitted by card during the year ending 31st December, 1913	48
Reinstated during the year ending 31st December, 1913	81
Total membership at any time during 1913	8,509

Deductions:

Error in last report	8
Withdrawn by card	70
Suspend by non-payment of dues	432
Suspend for cause	5
Deceased	61
Expelled	4
	580

Net membership 31st December, 1913	7,929
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Number of Patriarchs relieved in 1913	492
Number of weeks' sickness experienced in 1913	3,292
Number of Patriarchs who died in 1913	22
Relief to widowed families	\$239 00
Amount paid for burying the dead in 1913	620 00
Amount paid for special relief in 1913	809 71
Amount paid for relief of Patriarchs (sick benefits)	4,681 20
Total amount of relief paid	\$6,350 01

Receipts from all sources	\$26,810 97
Current expenses (Subordinates)	10,070 81
Cash assets (Subordinates)	28,652 05
Invested funds (Subordinates)	20,170 67

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1913.

Number of members died in 1913	2
Number of members 31st December, 1913	52
Amount of cash received during the year 1913	\$66 05
Amount of expenses in management in 1913	4 79
Amount paid for death claims	52 50
Amount on hand 31st December, 1913	54 78
Amount of call on each death	0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 142 Morse Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. J. Williams, M.D., Grand Master Woodstock.
James F. Harper, Grand Treasurer Hamilton.
W. M. Fitzgerald, Grand Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 36,548.

Number of members of the Society who died during 1913, 321.

Total amount of funeral benefits paid in 1913, in respect of deceased members, \$1,043.20.

Amount standing to credit Sick and Funeral Fund, \$28,668.30.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 114.

Total amount of benefits paid in 1913, in respect of sick members, \$2,145.65.

Number of weeks' sickness experienced in 1913, 855.

Amount paid for medical attendance during 1913, \$6,813.01.

III. ASSETS.

Actual amount of cash on hand, 1st March, 1913	\$61 00
Cash on deposit, Bank of Hamilton, Hamilton	5,851 05
Total	<u>\$5,912 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited March 3rd, 1914, and the names and addresses of the auditors for 1913 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.
Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$5,735.43.

Cash received during 1913 from:

Per capita tax and levies	\$8,382 75
Interest and dividends	105 70
All other sources	233 00
Total	<u>\$8,721 45</u>

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Commission	\$3,061 03	.....
Registration fee	25 00	.....
Expenses of annual meeting	99 40	.....
Supplies bought	11 50	.....
Travelling expenses	55 70	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	920 00	.....
Printing, stationery and advertising	638 50	.....
Postage telegrams and express	121 45	.....
Premium for guarantee of Lodge Officers	8 00	.....
All other	5 25	.....
Total expenses of management	<u>\$4,995 82</u>	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management.....	1,374 00	.....
Sick benefits .....	.....	2,145 65
Funeral benefits . . . . .	.....	1,043 20
Medical attendance . . . . .	.....	6,813 01
Expenses, other than foregoing detailed in memo.	2,175 00	.....
Totals	<u>\$8,544 83</u>	<u>\$10,001 86</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

David Crawford, Past Grand President Toronto.
William Phillips, Grand President Toronto.
Samuel Pollock, Grand Vice-President Toronto.
James Steele, Grand Secretary Toronto.
Robert Kerr, Grand Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1913, was 473.

Number of members who died during 1913, 5.

Total amount of funeral benefits paid during 1913, \$482.00.

No members' wives died during 1913.

Total cash standing to credit of funeral fund, \$1,927.19.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1913, 12.

Amount of sick benefits paid in 1913, \$185.00.

Number of weeks' illness experienced in 1913, 65.

Amount paid for medical attendance during 1913, \$427.24.

Amount of cash standing to credit of sick fund, \$2,282.54.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1913, in Metropolitan Bank, Toronto ..	\$2,282 64	\$1,779 87
Total assets	<u>\$2,282 64</u>	<u>\$1,779 87</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1913, payable March, June, September and December.

The Society's accounts were duly audited February 7th, 1914.

Books of record or account kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1913: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1913, in the organization or management of the Society

No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$1,927.19; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1913 from:		
Initiations . . . . .	.....	\$1,648 37
Application fees . . . . .	.....	131 50
Assessments	\$796 50	.....
Supplies sold	31 30	.....
Interest	26 45	.....
Other sources	102 75	.....
Total	\$957 00	\$1,779 87

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Registration fee	\$3 00	.....
Expenses of meeting	4 40	.....
Travelling expenses	5 00	.....
Salaries	10 00	.....
Printing, stationery and advertising	76 75	.....
Postage, etc.	6 75	.....
All other expenses	3 75	.....
Total expenses of management	\$109 65	.....

(b) Miscellaneous Expenditure.

Funeral benefits	482 00	.....
Sick benefits . . . . .	.....	185 00
Medical attendance . . . . .	.....	427 24
Gratuities to distressed members	10 00	25 00
Grand total	\$601 65	\$637 24

TORONTO POLICE BENEFIT FUND.

(File L, p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George Guthrie, Chairman	Toronto.
Thos. Bustard, Secretary	Toronto.
Col. H. J. Grasett, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:	
Contracts in force 31st December, 1912	585
New contracts taken during 1913	37
	622

Deductions:

Contracts surrendered in 1913	57
Contracts matured in 1913	5
Contracts cancelled in 1913	11
	73

Net endowment contracts on foot 31st December, 1913	549
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V. ASSETS.

Mortgages	\$25,250 00
Bonds, debentures, etc.	316,048 67
Cash on deposit in Imperial Bank, Toronto	26,564 98
Cash on deposit in City Treasury	129,749 75
Total assets	\$497,613 40

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1913.

Twelve assessments were made during the year 1913, payable the first day of each month.

The Society's accounts for the year 1913 were duly audited on the 30th day of January, 1914.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1913 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1913 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$194,310.09.

Cash received during 1913 from:

Assessments	\$44,187 17
Fines	282 34
Interest and dividends	21,653 19
Other sources	17,193 69
Cash received from investments (not extended), \$150.00	

Total receipts	<u>\$83,316 39</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Law costs and medical	\$253 50
Printing, stationery, etc.	349 74

Total expenses of management	<u>\$603 24</u>
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(b) Miscellaneous Expenditure.

Endowments or payments in the nature thereof	27,144 64
Benefits to widows and orphans	1,359 34
Refund of sick stoppages	776 03
Refund criminal justice	2,204 93
For investments, etc., (not extended), \$89,373.52.	

Total expenditure	<u>\$32,083 23</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Clark, President	Hamilton.
Thomas A. Brown, Secretary	Hamilton.
William Hawkins, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
James E. Smith, Committeeman	Hamilton.
Charles Breen, Committeeman	Hamilton.
Alexander Smith, Treasurer	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 93.

Total amount of funeral benefits paid during 1913, none.

Number of members of the Society who died during 1913, none.

V. ASSETS.

Cash value of mortgages	\$46,500 00
Bonds, debentures, etc.	22,000 00
Cash on deposit to Society's credit in Bank of Hamilton	1,955 37
Interest due	2,323 08
Total	<u>\$72,778 45</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1913, \$87.97.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1913.

Twenty-four assessments were made during 1913.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1913 were duly audited 19th January, 1914.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,162.30.

Cash received during 1913 from:

Assessments	\$6,433 36
Interest	3,241 46
Donations	249 38
All other sources	118 49
Inquest fees	356 10
Repayment of loan, \$4,000.00.	

Total receipts	<u>\$10,398 79</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$16 00
Registration fee	3 00
Travelling expenses	10 00
Salaries and auditors, etc.	20 00
Printing	6 00
	<u>\$55 00</u>

(b) *Miscellaneous Expenditure.*

Pensions to members	1,055 72
For investments (not extended), \$13,495.00.	

Total expenses	<u>\$1,110 72</u>
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LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas McDonald, Chairman London.
 Cecil McRoberts, Secretary London.
 W. T. Williams, Treasurer London.

V. ASSETS.

Bonds, debentures, etc.	\$43,663 52
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	9,509 30
Total assets	<u>\$53,172 82</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1913 were duly audited, January, 1914.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1913: James S. Bell and Robert Egelton, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1913.

Number of members on 31st December, 1913, 50.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$7,310.60. .

Cash receipts for 1913:

Dues	\$2,976 63
Interest and dividends	1,871 86
All other sources	560 00
Debentures matured (not extended), \$3,000.00.	

Total receipts	<u>\$5,408 49</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration	\$3 00
Other expenses	18 50
Total expenses of management	<u>\$21 50</u>

(b) Miscellaneous Expenditure.

Gratuities and pensions	504 61
For investments, etc., (not extended), \$5,683.68.	
Total Expenditure	<u><u>\$526 11</u></u>

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1913, were as follows:

H. B. MacKenzie, President	Montreal, Que.
J. Dodds, Vice-President	London, England.
J. McEachern, Trustee	Winnipeg, Man.
H. A. Harvey, Trustee	Montreal, Que.
J. Anderson, Trustee	Montreal, Que.
O. R. Rowley, Trustee	Montreal, Que.

I. and II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages	\$25,000 00
Cash value of bonds, debentures, etc.	247,682 48
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	21,665 72
Total assets	<u>\$294,348 20</u>

IV. LIABILITIES.

Unclaimed balances	\$66 75
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V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1913 on the 5th November, 1913.

Books of record and account kept of the Fund are as follows: Cash Book, Journal,
Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book
and Register of Investments.

Names and post office addresses of the auditors for 1913 were as follows: Price
Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$24,240.42.

Cash received during 1913 from:

Interest	\$12,184 94
Subscriptions from married members, and fees from unmarried members	11,975 25
Donations from Bank	7,123 60
Total receipts	<u>\$31,283 79</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$10 00
Total expenses of management	<u>\$10 00</u>

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	5,712 61
Other expenditure	2,177 63
For Investments, etc., (not extended), \$25,958.25.	
Total expenditure	<u>\$7,900 24</u>

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Duncan McDougall, President	Toronto.
E. J. How, Treasurer	Toronto.
Samuel Hadden, Secretary	Toronto.

I. FUNERAL-BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,196.

Number of members who died during 1913, 16.

Amount of funeral benefits paid in 1913, \$750.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1913 \$3,620.45.

II. SICK BENEFITS.

Number of members who received sick benefits in 1913, 92.

Amount of sick benefits paid in 1913, \$1,513.00.

Number of weeks' sickness experienced in 1913, 305.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank)	\$3,620.45
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1913 quarterly.

Names and addresses of auditors for 1913 were as follows: D. S. Johnston, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

Certain changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$3,181.37.

Cash received during 1913 from:

Dues	\$2,612 73
Interest	89 35
Other sources (International Union)	5,399 43
Total receipts	<u>\$8,101 51</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$1,513 00
Funeral benefits (\$5,399.43 paid by International)	6,149 43
Total expenditure	<u>\$7,662 43</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. S. Hart, President Toronto.
 Robert H. Self, Vice-President Toronto.
 A. J. Saunders, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 182.

Number of members who died during 1913, 3.

Amount of funeral benefits paid in 1913, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 23.

Amount of benefits paid in 1913, \$390.00.

Number of weeks' sickness experienced in 1913, 105.

Balance to credit of fund, \$770.49.

III. ASSETS.

Cash in Imperial Bank	\$770 49
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Total	<u>\$770 49</u>
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 16th January, 1914.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1913: J. H. Portch and H. Macphail, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1913, 46.

Certain changes were, during 1913, made in the Constitution and Rules in relation to insurance certificates.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$645.19.

Cash received during 1913 from:

Dues	\$751 30
Interest	18 00
Total receipts	\$769 30

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Salaries	51 00
Total expenses of management	\$54 00

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	390 00
Total expenditure	\$644 00

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. A. Collins, President	Toronto.
T. M. Burn, Vice-President	Toronto.
C. Wake, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
Charles Bolton, Trustee	Toronto.
T. A. J. Moon, Trustee	Toronto.
Ed. Fitt, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1913, 142.
Number of members who died during 1913, 5.
Amount paid for funeral benefits, \$250.00.

III. ASSETS.

Cash on hand	\$0 69
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Bank of Commerce, Toronto	2,161 44
Total assets	<u>\$2,162 13</u>

IV. LIABILITIES.

Due Treasurer	\$1 60
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V. MISCELLANEOUS.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited June and December, 1913.
Names and addresses of auditors for 1913 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.
Treasurer's bond, \$200.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,053.35.

Cash received during 1913 from:

Initiation fees	\$80 25
Dues	375 50
Supplies sold	48 75
Interest	59 94
Other sources	139 30
Total	<u>\$703 74</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Salaries, officers' and auditors' fees	\$69 00
Registration fee	3 00
Printing	78 07
Supplies bought	34 99
Rent, light, etc.	30 00
Travelling expenses	32 70
Postage, stationery, etc.	30 25
Premium for guarantee of Lodge Officer	1 00
Other expenditures	14 95
Total expenses of management	<u>\$293 96</u>

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Gratuities to distressed members	56 00
Total expenditure	<u>\$599 96</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Foresters Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas Bodfish, President	Hamilton.
Donald Dallas, Treasurer	Hamilton.
John Gardner, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 107.

Three members died during 1913, and funeral benefits were paid amounting to \$200.00.

Amount standing to credit of Funeral Benefit Fund, \$1,642.77.

II. SICK BENEFITS.

Amount paid for medical attendance	\$91 00
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III. ASSETS.

Cash on hand	\$6 25
Cash deposited with the Hamilton Provident and Loan Society	1,636 52
Total assets	<u>\$1,642 77</u>

IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1913	\$100 00
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V. MISCELLANEOUS.

The Society's accounts were duly audited on January 20th 1914.

Names and post office address of the auditors for 1913: Charles Hanley and John Bizley, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,415.40.

Cash received during 1913 from:

Initiation fees	\$47 00
Supplies sold	13 75
Dues	491 95
Donations	119 00
Interest	53 40
All other sources	6 25

Total receipts	<u>\$731 35</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission	\$107 40
Supplies bought	18 60
Travelling expenses	2 40
Registration fee	3 00
Salaries	27 90
Rent	15 00
Printing, etc.	5 69
Postage	4 99
Other expenditures	28 00

Total management expenses	<u>\$212 98</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Medical attendance	91 00
Total expenditure	<u>\$503 98</u>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Chas. Batchelor, President	Toronto.
J. Seymour, Treasurer	Toronto.
H. Tindale, Rec. Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 70.

Number of members who died during 1913, none.

Amount of funeral benefits paid in respect of deceased members, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 8.

Amount of sick benefits paid during 1913, \$178.00.

Number of weeks' sickness experienced during 1913, 47.

Amount paid for medical attendance during 1913, \$87.50.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$3,314.11.

III. ASSETS.

Cash on hand	\$0 59
Cash in Home Bank of Canada	3,313 52
Total assets	<u>\$3,314 11</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 5th January, 1914.

Names and addresses of the auditors of accounts for 1913: George Stroud and Thos. Watts, Toronto.

No changes were, during 1913, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,966.35.

Cash received during 1913 from:

Initiation fees	\$50 00
Dues	365 61
Interest	90 10
Supplies sold	1 40
Donations	200 00

Total receipts	<u>\$707 11</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent	18 00
Salaries	8 00
Postage and printing	4 60
Supplies bought	60 25

Total expenses of Management	<u>\$93 85</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	178 00
Medical attendance	87 50

Total expenditure	<u>\$359 35</u>
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TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James Scott, President Toronto.
W. D. Robins, Financial Secretary Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer
(Labor Temple) Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,897.

Number of members who died during 1913, 5.

Amount of funeral benefits paid in respect of deceased members, \$2,500.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 148.

Total amount of benefits paid in 1913 in respect of sick members, \$1,453.00.

Number of weeks' sickness experienced in 1913, 486 3-7.

Amount paid for medical attendance during 1913, \$1,095.00.

Amount standing to credit of Sick Fund, 31st December, 1913, \$381.79.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1913	\$381 79
Total	<u>\$381 79</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1913 on the last day of March, June, September and December.

Name and address of auditor for 1912 was as follows: W. A. Douglas, B.A., Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1913 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1912, \$155.29.

Cash received during 1913 from:

Dues	\$2,774 50
International Union	2,500 00
Total receipts	<u>\$5,274 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	\$2,500 00
Sick benefits	1,453 00
Medical attendance	1,095 00
Total expenditure	<u>\$5,048 00</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1913, were as follows:

William C. Jex, President, Dominion Express Toronto.
 W. M. Carruthers, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,214.

Number of members who died during 1913, 5.

Amount of funeral benefits paid, \$500.00.

Cash standing to credit of Funeral Benefit Fund, \$856.80.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1913, 256.

Total amount of sick benefits paid in 1913, \$5,123.33.

Number of weeks' sickness experienced during 1913, 854.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1913, \$4,075.12.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$4,075 12
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	856 80
Total assets	<u>\$4,931 92</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1913.

The Society's Books were duly audited on January 12th, 1914.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1913, were as follows:

C. A. Girvin, W. J. Wilson and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, \$500.

VII. CASH RECEIPTS.

Amount of cash on hand 31st December, 1912 , \$4,098.65.

Cash received during 1912 from:

Dues	\$6,669 00
Initiations	234 50
Interest	103 60
Total receipts	<u>\$7,007 10</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	356 00
Printing, stationery and advertising	119 50
Guarantee for Secretary-Treasurer	5 00
Postage	10 00
Slips returned, etc.	50 00
Total expense of management	<u>\$550 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	500 00
Sick benefits	5,123 33
Total expenditure	<u>\$6,173 83</u>

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 6 Church Street, Toronto.

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Arthur Goss, President Toronto.
J. G. Greey, Treasurer Toronto.
F. D. Hunt, Secretary Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1913, 84.
Number of members who received sick benefits during 1913, 18.
Total amount of sick benefits paid during 1913, \$131.95.
Number of weeks' sickness experienced during 1913, 33.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$190.12.

III. ASSETS.

Cash in Imperial Bank, Toronto	\$190 12
Total assets	<u>\$190 12</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member of the Society died in 1913.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Ten such assessments were made during the year 1913.

The Society's books were duly audited January, April, July, and December, 1913.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1913 were as follows: J. H. Watts and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$65.62.

Cash received during 1913 from:

Assessments	\$208 00
Interest	2 95
Donation from firm	52 00
Total	\$262 95

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Secretary	3 50
Total management expenses	\$6 50

(b) Miscellaneous Expenditure.

Sick benefits	131 95
Total expenditure	\$138 45

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Leo. Matthew, president Woodstock.
W. Holmes, Vice-President Woodstock.
John Page, Secretary-Treasurer Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1913, none.
Amount of funeral benefits paid during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 65.
Number of members who have received sick benefits during 1913, 10.
Number of weeks' sickness experienced during 1913, 33¼.
Amount paid in respect of sick members during 1913, \$99.75.
Amount paid for medical attendance, \$112.88.
Total amount of cash standing to credit of fund at 31st December, 1913, \$23.99.

III. ASSETS.

Cash in Bank of Nova Scotia, Woodstock	\$18 29
Cash on hand	5 70
Total assets	<u>\$23 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
The accounts were audited on the 10th March, 1914.
Names and addreses of auditors: W. E. Gould and A. J. Watford, Woodstock.
Books of account kept: Cash Book, Ledger, Membership and Minute Book.
8 F.S.

VII. CASH RECEIPTS.

Balance from 1912 (not extended), 20c.

Cash received during 1913 from:

Assessments	\$246 50
Total receipts	<u>\$246 50</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration	\$3 00
Salaries	6 50
Total expenses of management	<u>\$9 50</u>

(b) Miscellaneous Expenditure.

Sick benefits	99 75
Medical attendance	112 88
All other	0 58
Total expenditure	<u>\$222 71</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Cockshutt, Hon. President	Brantford.
George Wedlake, President	Brantford.
G. A. Richardson, First Vice-President ..	Brantford.
F. Scattergood, Second Vice-President	Brantford.
Chas. E. House, Secretary	Brantford.
Peter M. Yule, Treasurer.	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 450.

Number of members who died during 1913, three; and funeral benefits were paid amounting to \$120.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913, \$506.39.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ninety-five members received sick benefits during 1913, amounting to \$1,399.07.

Number of weeks' sickness experienced in 1913, 350½.

III. ASSETS.

Cash in Bank of Montreal, Brantford	\$506 39
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 19th, 1914.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1913: T. W. Cleator, and Herbert E. Chittenden, Brantford.

No changes were made in regard to sick benefits during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$466.59.

Cash received during 1913 from:

Assessments	\$1,739 25
Interest and dividends	12 00
All other sources	0 42
Total	<u>\$1,751 67</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Law costs	\$0 50
Registration fee	3 00
Printing, stationery and advertising	9 25
Officers' salaries, etc.	180 00
Postage	0 05
Total	<u>\$192 80</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	1,399 07
Grand total	<u>\$1,711 87</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. Yarrow, President Toronto.
H. Meade, Secretary Toronto.
J. Pollard, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1913, 89.

Number of members who died during 1913, One.

Amount of funeral benefits paid during 1913, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 17.

Amount paid for sick benefits during 1913, \$308.00.

Number of weeks' sickness experienced in 1913, 102 2-3.

Total amount of cash standing to credit of sick benefit fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	\$134 63
Total assets	<u>134 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 18th, 1913.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1913 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$150.00.

Cash received during 1913 from:

Initiation fees	\$17 50
Dues	334 00
Interest	3 38
All other sources	10 50
Total	<u>\$365 38</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Salaries, officers' and auditors' fees	\$23 50
Registration fee	3 00
Premium for guarantee of officers	2 50
Printing	4 00
Total expenses of management	<u>\$33 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	308 00
Other expenditure	9 75
Total expenditure	<u>\$380 75</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert C. Newman, Grand Master	Toronto.
Nicholas Ingram, Grand Secretary	Port Perry.
Mrs. Tressa Burnett, Grand Treasurer	Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1913, was 5,850.

Total number of members who died during 1913, 34.

Amount of funeral benefits paid in respect of deceased members in 1913, \$1,800.00.

Cash standing at credit of Funeral Fund at 31st December, 1913, \$848.79.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1913, 25.

Amount of benefits paid in 1913 in respect of sick members, \$274.50.

Number of weeks' sickness experienced in 1913, 93½.

Amount paid for medical attendance, \$661.94.

Total amount standing to credit of Sick Benefit Fund, \$579.61.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances	\$18,500 00	\$1,000 00
Actual cash in hands of Treasurer	138 52	.....
Metropolitan Bank, Toronto.	2,569 44	.....
Dues and assessments called but not paid	647 00	.....
All other assets	7,246 87	.....
Totals	\$29,101 83	\$1,000 00

IV. LIABILITIES.

Aggregate amount of all liabilities	\$1,892 05
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V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1913, payable at the end of each month.

The books and accounts were duly audited on August, —, 1913.

The books of record and account kept by the Society are Day Book, Ledger and Register.

Names and addresses of the auditors for 1913: James Worrell, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Secretary Orphanage Fund, \$500.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1913.

VII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$3,652.38.

Cash received during 1913 from:

	Grand Body.	Subordinate Lodges.
Assessments	\$1,820 12	.....
Per capita tax and levies	1,054 70	.....
Charter fees	90 00	.....
Supplies sold	335 68	.....
Interest	94 95	.....
All other sources	7,667 41	.....
Total receipts	<u>\$11,062 86</u>	.....

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1913 for:		
Commission	\$55 00	.....
Registration fee	25 00	.....
Interest	744 75	.....
Annual meeting	164 65	.....
Supplies bought	1,186 58	.....
Travelling expenses	323 10	.....
Rent, light, etc.	607 24	.....
Salaries, officers' and auditors' fees	3,224 80	.....
Printing, stationery and advertising	428 48	.....
Postage, telegrams and express	170 79	.....
Premiums for guarantee of lodge officers	16 50	.....
Other expenditures (Orphanage account)	2,609 15	.....
Total management expenses	<u>\$9,556 04</u>	.....

(b) Miscellaneous Expenditure.

Funeral benefits	1,800 00	.....
Sick benefits .....	.....	274 50
Medical attendance	151 24	661 94
Gratuities to distressed members .....	.....	224 55
Other expenditure	500 00	.....
Total expenditure	\$12,007 28	\$1,160 99

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Wm. H. Harp, President Winnipeg, Man.
 Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1912	920
Add contracts taken during 1913, new or renewed	91
Gross number on foot at any time during 1913	1,011
Contracts matured in 1913 *(\$9,689.75.)	11
Contracts lapsed in 1913	59
Total deductions	70
	70
Net contracts on foot 31st December, 1913	941
Number of certificates temporarily suspended	27

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$1,407 97
Total assets	\$1,407 97

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

*Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Twelve assessments were made during 1913.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1913 on January 11th, 1914.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1913: Frank Secord and H. S. Tipple, Toronto.

Number of members in Ontario, 389.

Number of members in Ontario who died during 1913, 4.

Amount paid as death claims to Ontario members, \$3,538.75.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,092.86.

Cash received during 1913 from:

Assessments	\$10,319 75
Per capita tax and levies	113 32
Interest	22 10
Supplies sold	9 15
Total receipts	\$10,464 32

IX. CASH EXPENDITURE.

(a) Expenses of Management

Cash paid during 1913 for:

Registration fee	\$10 00
Annual meeting	141 00
Supplies bought	16 10
Travelling expenses	25 00
Salaries	116 16
Printing	126 00
Postage, telegrams and express	25 20
Total expenses of management	\$459 46

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	9,689 75
Total expenditure	\$10,149 21

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	76	67,298 00	766 00	.....	.....
25-29.....	217	187,726 00	2,261 00	.....	.....
30-34.....	226	196,135 25	2,442 00	.....	.....
35-39.....	117	98,733 50	1,275 75	2	1,752 50
40-44.....	55	48,702 50	605 00	.....	.....
45-49.....	92	76,595 75	935 00	3	2,636 00
50-54.....	74	65,527 00	814 00	.....	.....
55-59.....	58	51,359 00	638 00	2	1,771 00
60-64.....	33	29,221 50	363 00	1	882 25
65-69.....	7	6,198 50	77 00	1	885 50
70-74.....	8	7,084 00	88 00	.....	.....
75-79.....	2	1,771 00	22 00	1	882 25
80-84.....	3	2,656 50	33 00	1	880 25
85 & over.....	.....	.....	.....	.....	.....
Totals.....	968	839,608 50	10,319 75	11	9,689 75

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. Sparks, President	Toronto.
M. E. Hynes, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
F. Graham, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1913, was 296.

Number of members who died during 1913, 5.

Total amount of funeral benefits paid in 1913, \$600.00.

Cash in Funeral Benefit Fund, 31st December, 1913, \$839.20.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands	\$7 45
Cash on deposit in Imperial Bank	981 75
Total	<u>\$989 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Five assessments were made during 1913.

The Society's accounts were duly audited on January 30th, 1914.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1913: M. MacDonald and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$655.05.

Cash received during 1913 from:

Application fees	\$76 00
Dues	878 75
Interest	11 90
Total	<u>\$966 65</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Secretary's salary	25 00
Printing, etc.	4 50
Total expenses of management	<u>\$32 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits	<u>690 00</u>
Total expenditure	<u>\$632 50</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas DeRose, President	Toronto.
P. Hannigan, 1st Vice-President	Toronto.
E. Gray, 2nd Vice-President	Toronto.
James Conlan, Treasurer	Toronto.
Thomas Carruthers, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1913, 2,150.

Number of members who died during 1913, 12.

Total amount of funeral benefits paid in 1913, in respect of deceased members,
\$720.00.

Number of junior members who died during 1913, none.

Amount of funeral benefits paid in 1913 in respect of junior members, none.

Number of members' wives who died in 1913, 9.

Amount funeral benefits paid in 1913 in respect of deceased wives, \$255.00.

Amount at the credit of the General Fund at 31st December, 1913, \$1,802.99.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1913, 498.

Total amount of sick benefits paid in 1913, \$4,637.00.

Number of weeks' sickness paid in 1913, 1,340½.

Nothing was paid out for medical attendance during 1913.

III. ASSETS.

Cash in Dominion Bank, Toronto.	\$1,802 99
Total assets	<u>\$1,802 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Certain changes were made in 1913 in the organization and management of the Society.

Assessments were made every four weeks.

Thirteen assessments were made during 1913.

The accounts were audited July 3rd, 1913, and January 16th, 1914.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1913 were: Joseph Coulter and John Hibbert, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,359.34.

Cash received during 1913 from:

Assessments	\$6,526 70
Interest	41 95
Total	<u>\$6,568 65</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee (renewal)	\$15 00
Printing	39 00
Postage	2 00
Travelling expenses (car tickets)	52 00
Managing officers' salaries and officers' and auditors' fees	150 00
Other management expenses	140 00
Expenses of management	<u>\$398 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	975 00
Sick benefits	4,637 00
Gratuities to distressed members	110 00
Other expenditure	5 00
Total expenditure	<u>\$6,125 00</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1913, were as follows:

Eugene E. Uptgrove, President Brantford.
J. A. Edwards, First Vice-President Brantford.
Joseph Book, Second Vice-President Brantford.
J. R. Harmer, Secretary Brantford.
Franklin Grobb, Treasurer Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1913, was 1,220.
Number of members of the Society who died in 1913, 11.
Funeral benefits were paid in 1913 amounting to \$528.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1913, 176.
Total amount of sick benefits paid in 1913, \$2,814.85.
Number of weeks' sickness experienced in 1913, 713 1-3.
Total amount to credit of the Sick Benefit Fund at 31st December, 1913, \$454.38.

III. ASSETS.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	454 38
Other assets	12 00
Total assets	\$966 38

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1913 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1913 were audited January 14th, 1914.

The following books of record and account are kept: Minute Book, and Cash Book.

Names and post office addresses of the auditors for 1913 were as follows: E. Roberts and S. G. Macklin, Brantford.

Certain changes were made in 1913 in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$692.93.

Cash received during 1913 from:

Dues	\$3,288 15
Interest	22 50
All other sources	22 40
Total receipts	\$3,333 05

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$0 50
Registration fee	10 00
Officers' and auditors' fees	160 00
Printing, stationery, etc.	33 25
Postage, etc. . . . .	.....
Total expenses of management	\$203 75

(b) *Miscellaneous expenditure.*

Funeral benefits	528 00
Sick benefits	2,814 85
Gratuities to distressed members	25 00
Total expenditure	\$3,571 60

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of Society at 31st December, 1913, were as follows:

Tom. Armstrong, President Woodstock.
Harry Pearson, Treasurer Woodstock.
B. C. Parker, Secretary Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 208.
Number of members who received benefits during 1913, 58.
Total amount of benefits paid in 1913, \$464.55.
Number of weeks' sickness experienced in 1913, 160.
Total amount of cash standing to credit of Sick Benefit Fund, \$398.69.

III. ASSETS.

Cash in Bank of Commerce, Woodstock \$398 69

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eight such assessments were made during 1913.
Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.
The Society's books were duly audited June, 1913.
The names and post office addresses of the auditors for 1913 were as follows: Tom Armstrong and J. V. Spedding, Woodstock.
No changes were made during 1913 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$375.00.
Cash received during 1913 from:

Initiation fees	\$83 50
Assessments	513 10
Interest	11 99
Total receipts	<u>\$608 59</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Law costs	\$1 00
Registration fees	3 00
Supplies bought	12 90
Officers' and auditors' salaries	75 60
Printing, etc.	0 10

Total expenses of management	\$92 60
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(b) Miscellaneous Expenditure.

Funeral wreaths	24 00
Sick benefits	464 55
Refund to members	3 75

Total expenditure	\$584 90
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1913, were as follows:

Abraham Payne, President	Ottawa.
D. Doherty, Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
A. E. Bullman, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 135.
Number of members who died during 1913, 9.
Funeral benefits amounting to \$160.00 were paid.
Total amount of cash standing to credit of General Fund, \$363.66.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 23, amounting to \$490.00.
Number of weeks' sickness experienced during 1913, 184.
Amount paid for medical attendance in 1913, \$112.41.
Total amount cash standing to credit of General Fund, December, 1913, \$363.66.

III. ASSETS.

Cash on hand	\$13 02
Bank of Ottawa (General Fund)	363 66
Bank of Ottawa (Special Fund)	109 11
Bank of Ottawa (Beneficiary Fund)	233 12
Other assets	70 00
Total assets	<u>\$788 91</u>

LIABILITIES.

Funeral benefits	\$20 00
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V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member
Eight such assessments were made during 1913.
The Society's books were duly audited February 7th, 1914.
Names and post office addresses of the auditors for 1913 were as follows: Albert
E. Bullman and J. McL. Ross, Ottawa.
The following books of record and account are kept: Question Book, Roll Book,
Minute Book, Blotter and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$33.85.

Cash received during 1913 from:

Dues	\$651 69
Assessments	1,017 00
Interest	23 17

Total receipts	<u>\$1,691 86</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission	\$9 65
Registration fee	3 00
Rent, light, heat and taxes	37 50
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	9 94
Postage, telephone, etc.	11 30

Total expenses of management	<u>\$157 39</u>
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(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	969 00
Funeral benefits	160 00
Sick benefits	490 00
Druggist	21 72
Medical attendance	112 41

Total expenditure	<u>\$1,910 52</u>
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1913, were as follows:

- G. Bagnato, President Toronto.
- S. Agliarolo, Vice-President Toronto.
- S. Roncone, Financial Secretary, 18 Ontario Street Toronto.
- G. Parisi, Corresponding Secretary Toronto.
- Angelo Petti, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1913, was 32.
One member died during 1913.
Total amount of funeral benefits paid during 1913, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 6.
Number of weeks' sickness experienced during 1913, 8.
Amount paid for sick benefits during 1913, \$40.00.
Total cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$243.56.

III. ASSETS.

Cash in Bank of Toronto	\$243 56
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IV. LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.
Twelve such assessments were made during 1913.
The books of the Society were duly audited December, 31st 1913.
Names and addresses of the auditors for 1913 were: Geo. Parisi and V. Genovese, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$130.96.

Cash received during 1913 from:

Dues	\$131 00
Supplies sold	9 50
Interest	4 35
All other sources	122 45
Total	<u>\$267 30</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, light, heat and taxes	19 50
Officers' salaries	12 00
Postage, etc.	3 20
Printing, etc.	23 00
Supplies bought	4 00
Total management expenses	<u>\$64 70</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	40 00
Funeral benefits	50 00
Total expenditure	<u>\$154 70</u>

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1913, were as follows:

H. Tansley, President	Hamilton.
W. Armstrong, Vice-President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
K. Knudsen, Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 300.

Number of members who died during 1913, 1.

Amount of funeral benefits paid during 1913, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, 35.

Amount of benefits paid in 1913, \$557.40.

Number of weeks' sickness experienced in 1913, 142.

Cash to credit of fund at 31st December, 1913, \$277.00.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	\$277 00
Total assets	<u>\$277 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1913, January 12th, 1914.

Names and addresses of the auditors for the year 1913: Walter Turnbull and

A. H. Mundt, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$291.68.

Cash received during 1913 from:

Assessments and dues	\$487 75
Donation	162 57
Total receipts	<u>\$650 32</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees, ...	40 00
Printing	24 60
Total expenses of management	<u>\$67 60</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	557 40
Total expenditure	<u>\$665 00</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert Davis, President Hamilton.
W. G. Flack, Secretary West Hamilton.
R. W. Monk, Treasurer Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1913, 520.
Three members died during 1913.
Amount of funeral benefits during 1913, \$199.50.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 98.
Amount paid for sick benefits during 1913, \$2,005.25.
Number of weeks' sickness experienced during 1913, 401.
Amount paid for medical attendance during 1913, \$617.50.
Amount of cash standing to credit of Sick Fund, \$2,092.22.

III. ASSETS.

Cash in Bank of Hamilton	\$1,092 22
Bond	1,000 00
Total	<u>\$2,092 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
The books of record and account are: Cash Book, Receipt Book and Cheque Book.
The accounts of the Society were audited January 8th, 1914.
Names and addresses of the auditors for 1913: P. Erskine and A. Gorman, Hamilton.
No changes were, during 1913, made in the by-laws in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,032.19.

Cash received during 1913 from:

Dues	\$3,261 00
Interest	76 89
Donations	150 00

Total receipts	<u>\$3,487 89</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$10 00
Officers' salaries and officers' and auditors' fees	270 96
Printing, etc.	54 65

Total expenses of management	<u>\$335 61</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	199 50
Medical attendance	617 50
Sick benefits	2,005 25
Gratuities to distressed members	298 00

Total expenditure	<u>\$3,455 86</u>
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GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Stevenson, President	Toronto.
A. Thomson, Vice-President	Toronto.
Thomas Jeffrey, Secretary-Treasurer	Toronto.
G. Tasker, Trustee	Toronto.
R. Cashman, Trustee	Toronto.
E. Dayment, Trustee	Toronto.
R. C. Moore, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 73.

One member died during 1913. Amount of funeral benefit paid, \$100.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1913, \$1,339.96.

II. SICK BENEFITS.

Number of members who received sick benefits in 1913, 8.

The total amount of benefits paid in 1913 was \$180.00.

Number of weeks' sickness experienced in 1913, 36.

The total amount paid for medical fees.—None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1913	\$1,339 96
Total	<u>\$1,339 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited January 12th, 1914.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.

The names and post office addresses of the auditors for 1913 were: A. H. Leman and J. A. Masterson, *The Globe*.

During 1913 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,282.71.

Cash received during 1913 from:

Initiation fees	\$2 00
Assessments	222 40
Interest and dividends	270 95
Total	<u>\$495 35</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies	4 75
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	110 00
Premium for guarantee of officers	10 00
Postage	5 00
Total expenses of management	<u>\$136 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Sick benefits	180 00
All other expenditure	21 35
Grand total	<u>\$438 10</u>

THE NATIONAL CASH REGISTER CO'S. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert Reid, President	Toronto.
William Croft, Vice-President	Toronto.
Chas. W. Long, Secretary	Toronto.
Addis J. Byrne, Treasurer	Toronto.
Charles Ball, Director	Toronto.
James Flight, Director	Toronto.
George Crew, Director	Toronto.

I. FUNERAL BENEFITS.

One member died during 1913.
Amount of funeral benefits in 1913, \$50.00.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1913, was 108.
Sick benefits are undertaken by the Society.
Twenty-seven members received sick benefits during 1913.
Total amount of benefits paid in 1913 in respect of sick members, \$515.73.
Number of weeks' sickness experienced, 59½.
Amount paid for medical attendance, \$27.50.
Amount standing to credit of General Fund, 31st December, 1913, \$885.12.

III. ASSETS.

Cash in Standard Bank, 31st December, 1913	\$885 12
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IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1913.
Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.
The Society's Books were audited for 1913 on 17th January, 1914.
Names and addresses of auditors for 1913 were as follows: Harry Godwin and George McKenna.
No changes were made in the By-laws of the Society during 1913.
Amount of Secretary's bond, \$250.00.
Amount of Treasurer's bond, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$861.55.

Cash received during 1913 from:

Dues	\$606 62
Interest	18 93

Total receipts	<u>\$625 55</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fees	\$3 00
Supplies bought	0 50
Law costs	0 25

Total expenses of management	<u>\$3 75</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	515 73
Medical attendance	27 50
All other expenditure	5 00

Total expenditure	<u>\$601 98</u>
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ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Andrew Englert, President Berlin.
Frank Walz, Vice-President Berlin.
Jacob Gies, Recording Secretary Berlin.
I. E. Haller, Financial Secretary Berlin.
F. X. Schmuck, Treasurer Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 490.
Six members of the Society died during 1913.
Amount paid for funeral benefits during 1913, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 82.
Amount paid for sick benefits, \$1,266.50.
Number of weeks' sickness experienced during 1913, 318 2-3.
Amount paid for medical attendance during 1913, \$1.00.
Total amount of cash standing to credit of the general fund from which benefits are paid, \$1,233.16.

III. ASSETS.

Notes	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account)	1,233 16
All other assets	29 05
Total	<u>\$3,262 21</u>

IV. LIABILITIES.--None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's books were duly audited for 1913 on December 31st 1913.
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
Names and post office addresses of the auditors for 1913 were as follows: W. Winter and Jacob J. Gies, Berlin.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,183.97.

Cash received during 1913 from:

Initiation fees	\$76 00
Dues	1,446 75
Fines	27 35
Supplies sold	10 45
Interest	116 00
Forfeits	2 50

Total receipts	<u>\$1,679 05</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	26 75
Rent	25 00
Salaries	106 00
Printing	8 25
Postage	2 11

Total expenses of management	<u>\$171 11</u>
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(b) *Miscellaneous Expenditure.*

Church service	31 25
Sick benefits	1,266 50
Funeral benefits	150 00
Benefits to orphans	10 00
Medical attendance	1 00

Total expenditure	<u>\$1,629 86</u>
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ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
P. Gravel, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.
One member died during 1913.

Funeral benefits paid during 1913, \$50.00.

No member's wife died during 1913.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Benefit Fund, \$391.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ten members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, 33.

Sick benefits amounting to \$99.00 were paid.

Cash standing to credit of Sick Fund, \$1,358.63.

III ASSETS.

Cash value of mortgages	\$1,000 00
Cash value of notes	200 00
Cash on hand	23 00
Cash in Home Bank of Canada	527 53
Total assets	\$1,750 53

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.

The Society's accounts were audited 4th February, 1914.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1913: R. L. Archambault, Toronto

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,571.15.

Cash received during 1913 from:

Initiation fees	\$2 00
Dues	304 45
Interest	83 23
Total receipts	<u>\$389 68</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat, etc.	29 80
Salaries	24 00
Postage, etc.	2 00
Printing, etc.	1 50
Total expenses of management	<u>\$61 30</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	99 00
Total expenditure	<u>\$210 30</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Brantford, Ont.

Organized 24th August. 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

P. E. Verity, Honorary President	Brantford.
J. Harvey Clement, President	Brantford.
Harry Bond, First Vice-President	Brantford.
G. F. Griffin, Second Vice-President	Brantford.
Charles Carter, Secretary	Brantford.
Verity Plow Company, Treasurer	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 275.

Number of members who died during 1913, 1.

Amount paid for funeral benefits, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1913, 64.

Amounts of benefits paid during 1913, \$1,125.29.

Number of weeks' sickness experienced in 1913, 321½.

Total amount to credit of Sick Benefit Fund, \$285.30.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$285 30
Other assets	5 50
Total	<u>\$290 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1913, fifteen.

The Society's accounts were audited January 27th, 1914.

Names and addresses of the auditors of accounts for 1913: H. W. Styles and Harry Bond, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

No changes were made during 1913 in the organization or management or in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$510.45.

Cash received during 1913 from:

Dues	\$1,068 45
Interest and dividends	21 44
Total	<u>\$1,089 89</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Law costs	0 50
Officers' salaries, etc.	130 00
Printing, stationery and advertising	26 25
Total expenses of management	<u>\$159 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	<u>1,125 29</u>
Grand totals	<u><u>\$1,315 04</u></u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Frank Beninger, President Formosa.
Mike Weis, Vice-President Formosa.
Mathew Weiler, Secretary and Treasurer Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 35.
No members died during 1913.
Amount paid for funeral benefits, none.
Number of members who received sick benefits in 1913, 6.
Number of weeks' sickness experienced in 1913, 40.
Amount of benefits paid in 1912 to sick members, \$144.00.
Total amount of cash standing to credit of fund at 31st December, 1913, \$543.96.

III. ASSETS.

Actual cash on hand 31st December, 1913	\$25 53
Cash in bank (Merchants), Mildmay	518 43
Total assets	\$543 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessment was made during 1913.
The books and accounts of the Society were duly audited January 10th 1914.
The books of record or account kept by the Society are: Ledger and Members' Roll Book.
The names and addresses of the auditors for 1913 were: Anthony Opperman and Domonie Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$583.71.	
Cash received during 1913 from:	
Dues	\$105 00
Interest	14 60
Total receipts	\$119 60

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Salaries	7 00
Rent, etc.	2 40
Postage, telegrams and express	0 20
Other expenses	0 25
Total expenses of management	\$12 85

(b) Miscellaneous Expenditure.

Sick benefits	144 00
Other expenditure	2 50
Total expenditure	\$159 35

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. G. Kingston, President Ottawa.
 A. W. Grant, Treasurer Ottawa.
 W. J. Lynch, Secretary Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1913, \$72,200.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912	365	73,000 00
Add contracts taken during 1913, new or renewed	3	600 00
Gross number and amount of contracts on foot at any time during 1913	368	73,600 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1913	5	1,000 00
Contracts cancelled in 1913	2	400 00
Total deductions extended	7	1,400 00
Net contracts on foot at 31st December, 1913	361	72,200 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	\$7,664 42
Cash in Bank of Montreal, Ottawa.	1,660 47
Total . . .	<u>\$9,324 89</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 26th January, 1914.

Names and post office addresses of the auditors for 1913 were as follows: R. Devlin, H. V. Rorke and A. M. Dechene, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

Amount of bond of Treasurer, \$1,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,071.59.

Cash received during 1913 from:

Assessments	\$2,277 71
Interest and dividends	310 85
	\$2,588 56
Less refund	14 62
Total receipts	<u>\$2,573 94</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	120 00
Premium for Guarantee of Officers	5 00
Total expenses of management	\$128 00

(b) *Miscellaneous Expenditure.*

Life insurance claims	1,000 00
Investments (not extended), \$1,857.06.	

Total expenditure	<u>\$1,128 00</u>
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HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at 31st December, 1913, were as follows:

C. E. Fraser, President	Hamilton.
R. W. Small, Vice-President	Hamilton.
Peter F. Monte, Secretary	Hamilton.
J. L. Hopkin, Treasurer	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, about 1,250.

Five members died during 1913.

Amount of funeral benefits paid during 1913, \$407.25.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 356.

Amount paid for sick benefits during 1913, \$4,045.00.

Number of weeks' sickness experienced during 1913, 846.

Amount paid for medical attendance during 1913, \$1,968.32.

Amount of cash standing to credit of Sick Fund, \$3,141.19.

III. ASSETS.

Cash value of bond	\$1,000 00
Cash in Bank of Hamilton	3,141 19
Total	<u>\$4,141 19</u>

IV. LIABILITIES.

Funeral benefits	<u>\$106 75</u>
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V. MISCELLANEOUS.

Dues are paid twice a month by the members.

Number of assessments made during 1913, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1913: J. K. Fenton and A. Smith, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,740.39.

Cash received during 1913 from:

Dues	\$9,030 10
Interest	106 52
Donation	150 00
Total receipts	<u>\$9,286 62</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Printing, etc.	\$24 25
Registration fee	10 00
Officers' salaries and officers' and auditors' fees	412 00
Expenses of annual meeting	10 00
Total expenses of management	<u>\$456 25</u>

(b) Miscellaneous Expenditure.

Funeral benefits	407 25
Medical attendance	1,968 32
Sick benefits	4,045 00
All other expenditure	9 00
For investments (not extended), \$1,000.00.	

Total expenditure	<u>\$6,885 82</u>
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Parker, President Toronto.
 George Dearling, Vice-President Toronto.
 G. L. Kingdon, Secretary Toronto.
 R. Dimond, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 252.
 Two members died during 1913.
 Funeral benefits paid in 1913, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1913, 92.
 Number of weeks' sickness experienced during 1913, 300.
 Sick benefits amounting to \$1,201.56 were paid.
 Amount paid for medical attendance, \$286.72.
 Cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$95.99.

III. ASSETS.

Cash on hand	\$29 09
Cash in Imperial Bank, Toronto	66 90
Total assets	<u>\$95 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
 The Society's accounts were audited July and December, 1913.
 The books of record kept are a Cash Book, Receipt Book, and Minute Book.
 Names and addresses of the auditors for 1913: J. Firken and J. A. Robinson,
 Toronto.
 Certain changes were made in the Constitution and By-laws during 1913.
 Amount of bond of Treasurer, \$50.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$78.36. •

Cash received during 1913 from:

Dues	\$1,666 96
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Total receipts	<u>\$1,666 96</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 05
Investigation of claims	2 00
Travelling expenses	4 00
Supplies bought	2 00
Salaries	50 00

Total expenses of management	<u>\$61 05</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00
Medical attendance	286 72
Sick benefits	1,201 56

Total expenditure	<u>\$1,649 33</u>
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THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized, 1905; incorporated May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Jacob Kaufman, President Toronto.
 M. Sher, Treasurer Toronto.
 J. Steiner, Financial Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1913, was 446.

Number of members who died during 1913, 2.

Amount of funeral benefits paid during 1913, \$200.00.

Number of members' wives died during 1913, none.

Amount of funeral benefits paid, none.

Thirteen members' children and fifteen members' parents died during 1913, and funeral benefits amounting to \$125.00 were paid.

Amount of cash standing to credit of fund, \$112.33.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Forty-four members received sick benefits during 1913, amounting to \$756.50.

Number of weeks' sickness experienced during 1913, 154½.

Amount paid for medical attendance, \$1,364.23.

Amount of cash standing to credit of the fund, \$4,932.35.

III. ASSETS.

Cash value of real estate	\$1,200 00
Cash on hand	63 43
Cash in bank	4,981 25
Total	\$6,244 68

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1913.

The accounts of the Society were audited every quarter during 1913.

Names and post office addresses of auditors: M. Zimmerman, J. Harshkovitz and H. Benjamin, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1912, \$4,200.15.

Cash received during 1913:

Application fees	\$16 50
Initiation fees	50 50
Dues	2,705 28
Per capita tax	633 00
Supplies sold	106 30
Fines	45 00
Donations	205 40
Medical fees	1,397 23
Interest	82 49
All other sources	577 95
Total	<u>\$5,819 65</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Travelling expenses	\$38 67
Registration fee	3 00
Insurance	5 28
Rent	135 50
Salaries	288 50
Printing	143 83
Postage and stationery	138 92
Other expenses	32 05
Total management expenses	<u>\$785 75</u>

(b) *Miscellaneous Expenditure.*

Funeral expenses	196 64
Funeral benefits	125 00
Benefits to widows and orphans	200 00
Medical attendance	1,364 23
Sick benefits	756 50
Incurable benefits	100 00
Gratuities to distressed members	552 65
Special medical attendance	135 55
Other expenditures	758 80
Total expenditure	<u>\$4,975 12</u>

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 88 Church Street, Toronto, Ont.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- J. McCarthy, President Toronto.
- R. Lynch, Vice-President Toronto.
- J. Pamphilon, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 411.
Number of members of the Society who died during 1913, 4.
Total amount of funeral benefits paid during 1913, \$1,000.00.
Number of members' wives died during 1913, 1.
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 77, amounting to \$1,535.35.
Number of weeks' sickness experienced during 1913, 307 2-7.

III. ASSETS.

Cash in Secretary-Treasurer's hands	\$562 40
Cash on deposit to Society's credit, not drawn against, in the Home Bank Toronto	\$7,206 91
Total	<u>\$7,769 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1913.
Names of auditors: R Haberstock, A. Pollock, and J. McCarthy, all of Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$11,044.22.

Cash received during 1913 from:

Initiation fees	\$74 50
Dues	6,972 70
Assessments	505 06
Fines	40 25
Interest and dividends	298 06
Cash received from repayment of loans	655 00
Total receipts	<u>\$8,545 57</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Per capita tax for management	\$123 75
Registration fee	3 00
Supplies	24 15
Rent, fuel, light and taxes	221 88
Salaries, officers' and auditors' fees	1,427 73
Printing, stationery and advertising	452 80
Postage, telegrams and express	23 25
Total expenses of management	<u>\$2,276 56</u>

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	3,850 00
Funeral benefits	1,040 00
Gratuities to distressed members	2,265 17
Sick benefits	1,536 35
Other expenditure	852 40
Total expenditure	<u><u>\$11,820 48</u></u>

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Mrs. Mary Tulk, Grand Mistress Vancouver, B.C.
 Mrs. Jeanie Gordon, Grand Secretary Toronto, Ont.
 Mrs. A. Podger, Grand Treasurer Toronto, Ont.

I. FUNERAL BENEFITS.—None

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges with a membership of 3,000.
 Number of members who received sick benefits during 1913, none.
 Total amount of sick benefits paid in 1913, none.
 Number of weeks' sickness experienced in 1913, none.
 Amount paid for medical attendance in 1913, none.

III. ASSETS.

	Grand Body.	Subordinate.
Cash in Dominion Bank, Oshawa	\$283 20	.....
Total assets	<u>\$283 20</u>	<u>.....</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited 14th July, 1913.

Names and addresses of auditors of accounts of 1913: Wm. Foster, and Wm.
 Chenery; Toronto, Ont.

VII. CASH RECEIPTS.

Cash balance from 1912, \$333.54.

Cash received during 1913 from:

	Grand Lodge.	Subordinate Lodges.
Application fee	\$346 50	.....
Per capita tax and levies	60 00	.....
Initiation fees .....	.....	\$308 50
Charter fees	250 00	.....
Dues . . . . .	.....	308 50
Supplies sold	253 21	.....
Interest	2 45	.....
Total receipts	\$917 16	\$617 00

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Charter fees	\$75 00	.....
Expenses of meeting	5 00	.....
Commission	200 00	.....
Travelling expenses	173 00	.....
Registration fee	10 00	.....
Supplies bought	209 50	.....
Clerk hire	10 00	.....
Postage, telegrams and express	75 00	.....
Salaries	135 00	.....
Other expenses	25 00	.....
Total expenses of management	\$917 50	.....

(b) Miscellaneous Expenditure.

All other expenditure	50 00	.....
Total expenditure	\$967 50	.....

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1913.

Head Office: 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James Mahoney, President Toronto.
William Benny, Vice-President Toronto.
Thomas H. Eagen, Treasurer Toronto.
Thomas H. Kirk, Secretary Toronto.

DIRECTORS.

R. Burbridge West Toronto.
G. Grundler West Toronto.
H. Libby West Toronto.
T. Bates West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1913, 322.
Number of members who died in 1913, one.
Funeral benefits paid in 1913, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1913, 33.
Amount of sick benefits paid during 1913, \$730.00.
Number of weeks' sickness experienced in 1913, 155.
Total amount to credit of General Fund, from which all claims are paid, \$508.50.

III. ASSETS.

Balance to credit of Sick and Funeral Funds \$508 50

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.
The Society's accounts for 1913 were audited on the 23rd of January, 1914.
No changes were made during 1913 in the organization and management and the constitution and rules of the Society in relation to benefits.
Names of auditors of accounts: J. Linton and H. Hounsell, West Toronto.
Books of account kept by Society: Ledger, etc.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$536.26.

Cash received during 1913:

Dues	\$767 40
Interest	12 84
Total receipts	<u>\$780 24</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	730 00
Total expenditure	<u>\$808 00</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Joseph Sauriol, President Toronto.
 Peter C. Werthner, Secretary, 547 Broadview Avenue.....Toronto.
 Louis Dubois, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 61.
 Number of members who died during 1913, one.
 Amount paid for funeral benefits during 1913, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1913, 7.
 Amount paid for sick benefits during 1913, \$129.18.
 Number of weeks' sickness experienced in 1913, 27 2-7.
 Amount paid for medical attendance, \$31.00.
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$753.19.

III. ASSETS.

Cash on hand	\$18 17
Cash in bank	735 02
Total	<u>\$753 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1913, payable weekly.
 The Society's accounts were audited in July, 1913, and January, 1914.
 Names and addresses of the auditors of accounts for 1913: John J. Brady and W. J. Kamm, Toronto.
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$630.16.

Cash received during 1913:

Assessments	\$286 80
Interest	18 41
Doctor's fees	31 00
Total receipts	<u>\$336 21</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Officers' salaries	24 00
Other expenses	1 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	129 18
Medical attendance	31 00
Total expenditure	<u>\$213 18</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book. p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Abramo Puccini, President	Toronto.
G. Altilia, Vice-President	Toronto.
V. Piccininni, Secretary	Toronto.
M. Samorelli, Treasurer	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1913, was 76.
One member died during 1913.
Total amount paid for funeral benefits, \$76.00.
Cash standing to credit and Funeral Benefit Fund, \$780.21.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1913, 7.
Total amount of sick benefits paid in 1913, \$121.50.
Number of weeks' sickness experienced in 1913, 34 5-7.
Amount paid for medical attendance during 1913, \$81.00.

III. ASSETS.

Cash on deposit in Bank of Toronto	\$780 21
Total assets	<u>\$780 21</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books of the Society were audited January, 1914.
Names and addresses of the auditors: C. Franco, R. Bartello and A. Ungaro, Toronto.
No changes were made during 1913 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$739.41.

Cash received during 1913 from:

Application fees	\$74 00
Dues	304 50
Supplies sold	41 05
Interest	21 80

Total receipts	<u>\$441 35</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	27 00
Travelling expenses	1 75
Rent, etc.	36 50
Secretary's salary	25 00
Printing, etc.	13 20
Postage, etc.	5 00

Total expenses of management	<u>\$111 45</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	76 00
Sick benefits	121 50
Medical attendance	81 00
Gratuities (medicines)	8 60
Other expenditure	2 00

Total expenditure	<u>\$400 55</u>
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TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 152 Adelaide Street West, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. T. Brown, Chairman	Toronto.
R. J. McGowan, Secretary	Toronto.
R. T. Coady, Treasurer	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1912	300
Additional contracts taken in 1913	24
Gross number on foot at any time during 1913	324
Contracts matured	17
Contracts on foot at 31st December, 1913	307

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	\$216,538 03
Total	\$216,538 03

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1913 by the Corporation auditors, 11th March, 1914.

VIII. CASH RECEIPTS.

Balance from 1912 (not extended), \$187,743.84.

Cash received during 1913 from:

Assessments	\$16,447 99
Interest	8,913 74
Donations	856 00
City grant	8,750 00
Total receipts	\$34,967 73

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	3 00
Refund to City Treasurer	3 72
Total expenses of management	\$6 72

(b) Miscellaneous Expenditure.

Death benefits	802 10
Pension	5,364 72
Total expenditure	<u>\$6,173 54</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. A. Sullivan, President	Hamilton.
F. Hough, Financial Secretary	Hamilton.
F. Fortier, Treasurer	Hamilton.
G. H. Willson, Recording Secretary	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 310.
Number of members who died in 1913, 2.
Funeral benefits paid in respect of deceased members, \$1,100.00.
Number of members' wives who died during 1913, 2.
Amount paid in respect of deceased wives, \$80.00,

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1913, 47.
Total amount of sick benefits paid during 1913, \$949.95.
Number of weeks' sickness experienced in 1913, 189 4-5.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1913,
\$4,716.14.

III. ASSETS.

Cash on hand	\$43 37
Cash in Bank of Hamilton	4,672 77
Total	<u>\$4,716 14</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1913.
The Society's accounts were audited monthly during 1913.
The books kept are Day Book and Ledger.
Names and post office addresses of the auditors for 1913: G. H. Willson, E. Jennings
and C. Meaden, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$3,291.11.

Cash received during 1913 from:

Initiation fees	\$72 00
Dues	5,331 95
Assessments	343 00
Fines	8 00
Interest	108 34
All other sources	662 10
Total receipts	<u>\$6,525 39</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Per capita tax and levies	\$890 75
Managing officers' salaries and officers' and auditors' fees	818 10
Registration fee	3 00
Rent	110 00
Postage, etc.	42 80
Printing, stationery and advertising	395 35
Other expenses	701 41
Total expenses of management	<u>\$2,961 41</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	949 95
Funeral benefits	1,180 00
Gratuities to distressed members	9 00
Total expenditure	<u>\$5,100 36</u>

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas M. Harris, Grand President Toronto.
 Robert Scollard, Grand Secretary Toronto.
 J. H. Barber, Grand Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1913, was 216.

Number of members who died during 1913, none.

Total amount of funeral benefits paid during 1913, none.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913, \$1,691.64.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1913, 19.

Total amount of benefits paid in 1913, \$346.00.

Number of weeks' sickness experienced in 1913, 80.

Total amount paid for medical attendance during 1913, \$185.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1913, \$446.73.

III. ASSETS.

	Grand Body.	Subordinate. Bodies.
Actual cash in Treasurer's hands, December, 31st 1913	\$2 00	\$36 82
Cash in Dominion Bank	742 85	.....
Cash in Home Bank, Toronto	1,037 71	1,089 71
Cash in Bank of Hamilton, Hamilton .....	.....	288 45
Furniture, supplies, etc.	50 00	570 00
Total assets	<u>\$1,832 56</u>	<u>\$1,984 98</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Four assessments were made during the year 1913, payable on the 1st January, April, July and October.

The books were duly audited August 30th, 1913.

Names and post office addresses of auditors for 1913: Thos. M. Harris and Mrs. McAuliffe, Toronto.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1913 no changes were made in the Constitution.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,016	Grand	Subordinate.
Cash received during 1913 from:	Body.	Bodies.
Dues . . . . .	.....	\$1,078 15
Initiation fees . . . . .	.....	14 00
Per capita tax	\$56 20	28 45
Assessments	218 00	215 25
Supplies sold	3 00	.....
Interest	48 15	13 64
Rent . . . . .	.....	23 25
Contributions to building fund . . . . .	.....	968 25
All other sources . . . . .	.....	72 91
	<u>\$325 35</u>	<u>\$2,413 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	Grand.	Subordinate
	Body.	Bodies.
Per capita tax for management . . . . .	.....	\$56 20
Commission, etc. . . . .	.....	1 00
Registration fee	\$3 00	.....
Expenses of annual meeting . . . . .	.....	5 00
Rent, light, heat and taxes . . . . .	.....	330 10
Salaries	66 00	77 00
Printing, stationery, etc. . . . .	.....	31 94
Postage	3 75	2 70
Supplies bought . . . . .	.....	3 00
Total expenses of management	<u>\$72 75</u>	<u>\$506 94</u>

(b) *Miscellaneous Expenditure.*

Fire insurance . . . . .	.....	7 70
Gratuities to distressed members . . . . .	.....	20 00
Assessments paid to Grand Union . . . . .	.....	218 00
Sick benefits . . . . .	.....	346 00
Medical attendance . . . . .	.....	185 25
Other expenditure . . . . .	.....	201 07
Totals	<u>\$72 75</u>	<u>\$1,484 96</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Edward L. Brennan, President	Toronto.
Jack M. Sammie, Vice-President	Toronto.
Ralph Smith, Secretary	Toronto.
T. Thomson, Treasurer	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1913, was 63.
Sick benefits are undertaken by the Society. Nine members received sick benefits during 1913.
Total amount of benefits paid in 1913, in respect of sick members, \$87.46.
Number of weeks' sickness experienced, 23 5-7.
Amount standing to credit of Sick Benefit Fund, 31st December, 1913, \$309.27.

III. ASSETS.

Cash on hand	\$5 28
Cash in Home Bank, 31st December, 1913	303 99
Total assets	<u>\$309 27</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
The Society's books were audited for 1913 on January 11th, 1914.
Names and addresses of auditors for 1913 were as follows: J. Johnston and J. Lamb, Toronto.
Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$310.17.	
Cash received during 1913 from:	
Dues	\$119 55
Interest	8 16
Donation	25 00
All other sources	63 00
Total receipts	<u>\$215 71</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Annual meeting	124 00
Rent	2 00
Postage	0 15

Total expenses of management	<u>\$129 15</u>
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(b) Miscellaneous Expenditure.

Sick benefits	<u>87 46</u>
Total expenditure	<u><u>\$216 61</u></u>

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Leon Bercowitz, Noble Master Hamilton.
 Harry Shonman, Vice-Noble Master Hamilton.
 H. D. Sherrin, Financial and Recording Secretary Hamilton.
 L. F. Levy, Treasurer Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1913, was 72.

Number of members who died in 1913, none.

Amount paid for funeral benefits during 1913, none.

Number of members' wives who died in 1913, none.

Number of members' children who died in 1913, none.

Funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1913, 6.

Amount of sick benefits paid during 1913, \$66.00.

Number of weeks' sickness experienced during 1913, 16½.

Amount paid for medical attendance, \$65.00.

Amount of cash standing to credit of fund, \$710.86.

III. ASSETS.

Real estate	\$193 75
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton	710 86
Other assets	75 00
Total assets	<u>\$979 61</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1913.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, H. Lewis and H. Shonman, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$485.20.

Cash received during 1913 from:

Application fees	\$12 25
Initiation fees	11 00
Dues	594 55
Per capita tax and levies	50 75
Supplies sold	18 26
Donations	27 65
All other sources	5 75
Total receipts	\$720 21

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Per capita tax, etc.	\$46 00
Registration fee	3 00
Supplies bought	48 20
Printing, etc.	25 50
Postage	13 20
Travelling expenses	4 50
Rent, etc.	50 00
Officers' salaries	42 90
	\$233 30

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	66 00
Medical attendance	65 00
Gratuities to distressed members	15 00
All other expenditure	90 25
Grand totals	\$494 55

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Nelson Bigras, President Ottawa.
 J. T. Lemay, Recording Secretary Ottawa.
 Joseph Saint-Germain, B.A., Treasurer Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.
 Number of members of the Society who died in 1913, 4.
 Total amount of funeral benefits paid in respect of deceased members was \$1,600.00.
 Number of members' wives deceased in 1913, 4.
 Amount of funeral benefits paid in respect of deceased wives, \$300.00.
 Total cash standing to credit of Funeral Fund at 31st December, 1913, \$3,935.80.

II. SICK BENEFITS.

(Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1913, 34.
 Amount of sick benefits paid in 1913, \$759.80.
 Number of weeks' sickness experienced in 1913, 189 9-20.

III. ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	\$8,553 23
Actual cash on hand at 31st December, 1913	51 83
Other assets	1,024 45
Total assets	<u>\$9,629 56</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
 The Society's accounts were audited monthly and annually.
 The names and addresses of the auditors for 1913 were as follows: P. N. Chapman,
 Hull, Que., and Francois Fortin, Jr., Gatineau Point, Que.
 Books of account kept by the Society are: Ledger and Cash Book.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$11.43.

Cash received during 1913 from:

Assessments	\$3,449 50
Interest and dividends	234 32
Degrees and cards	2 40
Other sources (detailed in memo.)	222 98

Total receipts	<u>\$3,909 20</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc	194 75
Printing, stationery, etc.	14 50
Postage, etc.	6 05
Premiums for guarantee of lodge officers	5 00

Total expenses of management	<u>\$313 30</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	300 00
Benefits to widows and orphans	1,600 00
Sick benefits	759 80
Other expenditure	140 15

Grand total	<u>\$3,113 25</u>
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Petter, Provincial Grand Master	Toronto.
Chas. A. Coles, Deputy Grand Master	Toronto.
Wm. C. Schunck, Pro. Cor. Secretary	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the District, the membership of which was, at 31st December, 1913, 1,497.

Four members died during 1913, and \$400.00 benefits were paid.

Five members' wives died during 1913, and in respect thereof benefits were paid amounting to \$250.00.

Total cash to credit of Funeral Fund at 31st December, 1913, \$2,920.37.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1913, 211.

Amount of benefits paid in 1913, in respect of sick members, \$3,496.72.

Number of weeks' sickness experienced in 1913, 891.

Amount paid for medical attendance during 1913, \$1,836.05.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1913, \$18,491.08.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	\$11,150 00	\$7,400 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	2,920 37	3,423 77
In various banks, in various places .....	.....	12,147 24
Total assets	<u>\$14,070 37</u>	<u>\$22,971 01</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, one.—Manchester Unity, I.O.O.F. vs Canadian Order of Oddfellows, to compel Canadian Order to cease using the words: Manchester Unity, I.O.O.F.—H.C.J., still pending.

The Society's books were duly audited for 1913 on 28th January, 1914.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1913 were as follows: Charles Cowburn, Richard Neal, and C. H. Knight, Toronto.

Amount of Secretary's bond, \$500.00.

VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.
Cash balance from 1912 (not extended), \$15,237.61.		
Cash received during 1913 from:		
Initiation fees .....	.....	\$757 50
Dues	\$3,422 34	13,156 16
Interest	673 28	865 60
Dues, etc. (old country members) .....	.....	4,083 48
Total receipts	\$4,095 62	\$18,862 74

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Charter fees .....	.....	\$100 00
Per capita tax and levies	\$33 36	943 45
Organization expenses .....	.....	213 75
Registration fee	10 00	.....
Supplies bought	90 93	285 71
Travelling expenses	21 30	511 50
Rent, light, heat and taxes	33 60	.....
Officers' salaries	355 71	933 43
Printing	132 50	174 60
Postage, telegrams and express	15 21	187 37
Premium for guarantee of lodge officers	2 50	26 00
Other expenses	113 02	684 75
Total expenses of management	\$808 13	\$4,065 56

(b) Miscellaneous Expenditure.

Funeral benefits	650 00	2,639 87
Sick benefits	192 20	3,304 52
Medical attendance .....	.....	1,836 05
Gratuities to distressed members .....	.....	239 47
Benefits to members of sister lodges .....	.....	3,747 44
For investment (not extended), \$2,200.00.		
Total expenditure	\$1,650 33	\$15,832 91

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. J. Springle, President Brantford.
F. Mather, Secretary-Treasurer Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1913, was 16.
Number of members of the Society who died in 1913, none.
Funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 3.
Total amount of benefits paid in 1913, \$143.55.
Number of weeks' sickness experienced in 1913, 23 5-7.

III. ASSETS.

Cash on deposit in Royal Loan and Savings Co.	\$67 69
Total	<u>\$67 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1913 in the organization or management of the Society
The Society's accounts for 1913 were audited monthly.

The following books of record and account are kept: Cash Book, Ledger and Out-of-Work Register.

The names and post office addresses of the auditors for 1913: A. Crandall and Chas. Maxwell, Brantford.

No changes were made in 1913 in the organization or management of the Society or in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$134.64.	
Cash received during 1913 from:	
Initiation fees	\$4 00
Dues	208 65
Interest and dividends	5 42
All other sources	10 00
Total receipts	\$228 07

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee	\$3 00
Rent, light, heat and taxes, etc.	15 00
Managing officers' salaries, auditors' fees	28 20
Printing, stationery and advertising	11 70
Postage, telegrams and express	4 27
Law costs	0 25
	\$62 42

(b) *Miscellaneous Expenditure.*

Per capita tax	5 63
Sick benefits	143 55
All other expenditure	94 90
Grand totals	\$306 50

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. H. Bogart, President Woodstock.
William Coutts, Vice-President Woodstock.
Thomas Milburn, Secretary-Treasurer Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1913, was 273.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 30.

Amount of sick benefits paid during 1913, \$369.25.

Number of weeks' sickness experienced during 1913, 136½.

Amount paid for medical attendance, \$401.61.

Amount of cash standing to credit of the fund, \$462.97.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock	\$132 34
Cash on deposit Oxford Permanent L. and S. Society, Woodstock	330 63
Total	<u>\$462 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.

Number of assessments made during 1913, twelve.

No changes were made in the Constitution and Rules during the year 1913.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 5th January, 1914. Names of auditors: Alex. McCallum and F. A. Smith, Woodstock.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$477.39.

Cash received during 1913 from:

Assessments	\$813 67
Interest	14 37
Total	<u>\$828 04</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Printing	17 30
Salary of Secretary	35 00
Postage	0 30
Total expenses of management	<u>\$55 60</u>

(b) Miscellaneous Expenditure.

Sick benefits	369 25
Medical attendance	401 61
All other expenditure	16 00
Total expenditure	<u>\$842 46</u>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Stewart, President	Toronto.
George R. Ellis, Secretary	Toronto.
Fred. Dierden, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 700.

Six members died during 1913, and funeral benefits amounting to \$280.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 291.

Total amount of sick benefits paid during 1913, \$4,632.71.

Number of weeks' sickness experienced during 1913, 1,158.

Amount paid for medical attendance during 1913, \$1,645.39.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1913, \$1,745.18.

III. ASSETS.

Cash on hand, 31st December, 1913	\$246 48
Cash in Canadian Bank of Commerce	638 37
Cash in Imperial Bank	860 33
	\$1,745 18

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made **semi-monthly**.

Twenty-four assessments were made during 1913, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited July 31st and December 31st, 1913.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1913: S. Harriman, J. V. Phipps and H. Brown, Toronto.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,130.00.

Cash received during 1913 from:

Assessments	\$6,318 20
Interest	60 32
Donations	150 00
All other sources	5 00
Total	<u>\$6,533 52</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$20 00
Officers' salaries, etc.	208 75
Clerk hire	55 00
Annual meeting	22 50
Printing	41 00
Guarantee bonds	13 00
Expenses of management	<u>\$360 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	280 00
Sick benefits	4,632 71
Medical attendance	1,645 39
Grand totals	<u>\$6,918 35</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

P. M. Draper, President Ottawa.
 J. K. Peffers, Secretary-Treasurer Ottawa.
 J. A. Murphy, Recording Secretary Ottawa.
 A. E. Sheppard, Corresponding Secretary Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.

Total membership of local Union, 332.

Seven members of the Society died during 1913.

Total amount of funeral benefits paid, \$1,975.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1913, 27.

Total amount of benefits paid in 1913, \$416.00.

Number of weeks' sickness experienced in 1913, 104.

Total amount of cash standing to credit of Sick Fund, \$203.63.

III. ASSETS.

Cash on deposit in Bank of Ottawa	\$203 63
Total	<u>\$203 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1913 were: J. I. Dionne, James McCann and Evan Hyde, of Ottawa.

Books of account kept by the Society are: Ledger and day Book.

Certain changes were made in the organization or management of the Society during 1913.

Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH EXPENDITURE.

Cash balance from 1912 (not extended), \$251.73.

Cash received during 1913 from:

Dues	\$361 20
Interest	6 70
Total receipts	<u>\$367 90</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$416 00
Funeral benefits	1,975 00
Total expenditure	<u>\$2,391 00</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. Weller, President	Toronto.
Thomas Rushworth, Vice-President	Toronto.
Wm. Leamon, Secretary-Treasurer	Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 516.
 Number of members who received sick benefits during 1913, 67.
 Total amount of sick benefits paid during 1913, \$1,093.50.
 Number of weeks' sickness experienced during 1913, 273.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$666.22.

III. ASSETS.

Cash in treasurer's hands	\$18 05
Cash in Standard Bank	648 17
Total assets	\$666 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eight such assessments were made during 1913.

The accounts of the Society were duly audited in July, 1913, and January, 1914.

Names and addresses of auditors for 1913: J. M. Ogilvie, F. Matthews and T. Fielding, Toronto.

Amount of bond of Secretary, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$673.05.

Cash received during 1913 from:

Dues	\$1,111 80
Interest	18 12

Total receipts	\$1,129 92
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$10 00
Rent, etc.	2 50
Officers' salaries	25 00
Premiums for guarantee	2 00
Printing	3 75
	\$43 25

(b) Miscellaneous Expenditure.

Sick benefits	1,093 50
Total expenditure	\$1,136 75

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office. Hamilton. Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

William Mittsen, President	Dundas.
Cecil W. Watts, Recording Secretary	Hamilton.
William Stroud, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 60.
No members died during 1913, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 2.
Total amount of sick benefits paid during 1913, \$15.00.
Number of weeks' sickness experienced during 1913, 3.
Amount paid for medical attendance during 1913, \$84.15.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$1,863.54.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1913	\$1,863 54
Cash in Dominion Bank, 31st December, 1913	110 56
Total assets	<u>\$1,974 10</u>

IV. LIABILITIES.

Medical attendance unpaid, 31st December, 1913	\$27 00
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V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1913.

The books of the Society were duly audited February, 1914.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1913: E. Pope, Hamilton.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,658.64.

Cash received during 1913 from:

Application fees	\$10 00
Initiation fees	17 50
Dues	307 50
Supplies sold	5 80
Interest	54 31
All other sources	176 95
Total	\$572 06

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	2 40
Rent, light and heat	12 50
Salaries	100 00
Printing, etc.	3 60
Postage, etc.	6 95
Expenses of management	\$128 45

(b) Miscellaneous Expenditure.

Per capita tax or levies	9 00
Sick benefits	15 00
Medical attendance	84 15
All other	20 00
Total	\$256 60

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Elmer Ferris, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Josh Walford,	
James Seymour, } Finance Committee	Toronto.
R. C. Newman, }	

I. FUNERAL BENEFITS.

Total membership of Society, 169.
 Number of members who died during 1913, 3.
 Amount of funeral benefits paid during 1913, \$600.00.
 Amount standing to credit of fund, \$13,880.11.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1913, 16.
 Total amount of sick benefits paid during the year 1913, \$318.00.
 Number of weeks' sickness experienced, 53.
 Medical attendance, \$248.00.
 Amount of cash standing to credit of Sick Benefit Fund, \$810.62.

III. ASSETS.

Bonds, debentures, etc.	\$13,000 00
Cash on hand as per auditors' statement	115 88
Bank of Commerce, Toronto	1,783 60
Totals	<u>\$14,899 48</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1913.
 Auditors for the year: J. P. Carter, John Walford and J. Lavene, Toronto.
 No changes were made in the Constitution and By-laws during 1913.
 Books of account kept by the Association are: Blotter and Ledger.
 Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$14,451.82.

Cash received during 1913 from:

Application, initiation fees and dues	\$1,413 00
Interest and dividends	593 71
All other sources	454 41
Total receipts	\$2,461 12

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Travelling expenses	\$211 00
Registration	3 00
Supplies bought	11 40
Rent, light, heat and taxes	19 30
Salaries, officers' and auditors fees	203 00
Printing, stationery and advertising	54 00
Postage, etc.	9 00
Premiums for guarantee of lodge officers	5 00
Total expenses of management	\$515 70

(b) *Miscellaneous Expenditure.*

Per capita tax or levies	41 50
Gratuities to distressed members	88 00
Funeral benefits	600 00
Sick benefits	318 00
Medical attendance	248 00
Other expenditure	202 26
Total expenditure	\$2,013 46

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Goldman, President	Toronto.
A. Bochnack, Vice-President	Toronto.
P. Yushkevitz, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 192.
 Number of members' children who died during 1913, 5.
 Amount of funeral benefits paid in respect of members' children during 1913, \$30.00.
 Total cash standing to credit of Sick and Funeral Fund, \$2,106.98.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1913, 29.
 Amount paid for sick benefits during 1913, \$415.00.
 Number of weeks' sickness experienced during 1913, 83.
 Amount paid for medical attendance during 1913, \$589.81.

III. ASSETS.

Cash value of real estate	\$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	261 52
Cash on deposit in Bank of Commerce, Toronto	1,845 46
Total assets	<u>\$4,260 92</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.
 No assessments were made during 1913.
 The Society's accounts were duly audited 19th October 1913.
 Books of record kept by the Society are: Cash Book, Ledger and Record Book.
 The auditors of accounts of 1913 were: J. Schlen and J. Bochnack, Toronto.
 No changes were made during 1913 in the organization, management, Constitution and Rules of the Society in relation to benefits.
 Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,665.39.

Cash received during 1913 from:

Application fees	\$48 00
Initiation fees	38 00
Dues	2,008 50
Interest	172 60
Other sources	27 00

Total receipts	<u>\$2,294 10</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	70 00
Rent, light and heat	88 50
Officers' salaries	126 00
Printing, stationery, etc.	36 75
Postage, 'phones, telegrams and express	61 30
Other management expenses	332 15

Total expenses of Management	<u>\$717 70</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	415 00
Medical attendance	589 81
Donation, King Edward Memorial Fund	25 00
" Jewish Consumpt. Relief Society	25 00
" Hebrew Charities Institution	50 00

Total expenditure	<u>\$1,852 51</u>
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EVENING TELEGRAM EMPLOYEES BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas E. Till, President	Toronto.
Wm. Greer, Vice-President	Toronto.
T. Hopmans, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 80.

Number of members who died during 1913, one.

Amount paid for funeral benefits, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1913, 16.

Amount of benefits paid during 1913, \$227.50.

Number of weeks' sickness experienced in 1913, 46.

Amount paid for medical attendance during 1913, none.

Total amount to credit of Sick Benefit Fund, \$268.40.

III. ASSETS.

Cash on hand	\$113 35
Cash in Dominion Bank	155 05
Total . . .	<u>\$268 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made weekly.

Number of assessments made during 1913, 52.

The books of the Society were duly audited March 17th and December 31st, 1913.

Names and addresses of auditors of accounts of 1913, A. Gerrard and Wm. Turnbull, Toronto.

No changes were made in the Constitution and By-laws during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$214.40.

Cash received during 1913 from:

Initiation fees	\$4 50
Dues	404 30
All other sources	39 30
Total receipts	\$448 10

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration and incorporation fee	\$3 00
Expenses of Annual meeting	3 50
Travelling expenses	1 00
Officers' salaries	50 00
Stationery	0 30
Total expenses of management	\$57 80

(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	227 50
Other expenditure	8 80
Total	\$394 10

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 156½ King Street East, Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Richard Hammond, President Hamilton.
Florence Johnson, Treasurer Hamilton.
Annie Gwyder, Secretary Hamilton.

I. FUNERAL BENEFITS.

One member died during the year 1913, and funeral benefits were paid amounting to \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 16.
Number of members who received sick benefits during 1913, 2.
Amount of sick benefits paid during 1913, \$12.00.
Number of weeks' sickness experienced during 1913, 4.
Amount standing to credit of Sick and Funeral Benefit Fund, \$304.67.

III. ASSETS.

Cash on hand	\$22 12
Cash in Bank of Hamilton	282 55
Total assets	<u>\$304 67</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1913:

The names and addresses of the auditors were as follows: Florence Johnston, Violet Bryant and Eva McComes, Hamilton.

Certain changes were made during 1913, in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$331.07.

Cash received during 1913 from:

Dues	\$50 45
Interest	9 65
Total receipts	<u>60 10</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, light, heat and taxes	24 00
Salaries	3 00
Printing, etc.	19 50
	<u>\$49 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	12 00
Total expenditure	<u>\$86 50</u>

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized, 31st December, 1901. and incorporated, 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Giovanni Columba, President Toronto.
 Paris Gagliardini, Secretary Toronto.
 Giuseppe Passavanti, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 120.

One member died during 1913, and \$50.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913.
 \$1,235.69.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 17.

Amount paid for sick benefits, \$335.60.

Number of weeks' sickness experienced, 75.

Amount paid for medical attendance, \$162.00.

III. ASSETS.

Cash on hand	\$50 00
Cash deposited in Bank of Commerce	1,135 69
Total assets	<u>\$1,235 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited 4th January, 1914.

The name and post office address of the auditor for 1913: Louis Del Megro, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the constitution and by-laws during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,234.98.

Cash received during 1913 from:

Initiation fees	\$26 00
Dues	758 40
Supplies sold	13 55
Interest	36 79
Total receipts	\$834 74

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, etc.	57 50
Salaries	42 20
Supplies bought	79 75
Printing	33 25
Postage	21 53
Investigation of claims	4 00
Total management expenses	\$241 23

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	162 00
Gratuities to distressed members	20 00
Sick benefits	335 60
Other expenditure	25 00
Total expenditure	\$833 83

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Frasca, President	Toronto.
F. Napoli, Vice-President	Toronto.
Rocco Gianvecchio, Treasurer	Toronto.
P. Manganelli, Secretary	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1913, was 10.

Number of members who died during 1913, none.

Total amounts paid for funeral benefits, none.

Cash standing to credit of Sick and Funeral Benefit Fund, \$369.35.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Two members received sick benefits during 1913, amounting to \$27.00.

Number of weeks' sickness experienced in 1913, 9.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto	\$416 35
Total assets	<u>\$416 35</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1913.

Name of auditor: Pietro Manganelli, Toronto.

No changes were made during 1913 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$380.35.

Cash received during 1913 from:

Dues	\$36 00
Total receipts	<u>\$36 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, etc.	17 00
Total management expenses	<u>\$20 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	27 00
	<u>\$47 00</u>

THOMAS BROS. RELIEF AND SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, St. Thomas, Ont.

Organized, 13th December, 1905; incorporated in Ontario, 13th December, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Bowlby, President	St. Thomas.
Hy. Guest, Vice-President	St. Thomas.
A. J. Voege, Secretary	St. Thomas.
E. Crocker, Treasurer	St. Thomas.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 128.
 One member died during 1912, funeral benefits paid, \$50.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 25.
 Total amount of sick benefits paid during 1913, \$334.36.
 Number of weeks' sickness experienced during 1913, 94.
 Amount paid for medical attendance during 1913, nil.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$325.84.

III. ASSETS.

Cash in Dominion Bank, St. Thomas, December, 1913.	\$325 84
Total assets	<u><u>\$325 84</u></u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks. Twelve assessments were made during 1913.

The books of the Society were duly audited 23rd January, 1914.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book.

Names and addresses of auditors of accounts of 1913: T. O. Johnston and A. J. Voege, St. Thomas.

No changes were made during 1913 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$279.70.

Cash received during 1913 from:

Initiation fees	}	.....	\$475 25
Assessments			
Interest . . .		.....	1 35
Total . . .		.....	<u>\$476 60</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$3 00
Registration fee	3 00
Supplies	12 10
Salaries	12 00
Printing	15 00
Postage	1 00
Expenses of management	<u>\$46 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	334 36
Grand totals	<u>\$430 46</u>

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Elizabeth Hooper, Grand President London.
 Elizabeth Pincombe, Grand Vice-President Toronto.
 Eliza Ann Burt, Grand Past President Toronto.
 Frank H. Revell, Grand Treasurer Hamilton.
 Leonard George Cross, Grand Secretary, 598 Gerrard Street Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,423.

Number of members of the Society who died during 1913, 20.

Amount of funeral benefits paid during 1913, \$965.00.

Total cash standing to credit of Funeral Benefit Fund, 31st December, 1913,
\$7,811.89.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1913: Subordinate Bodies, 373;
Juvenile Branch, 39.Total amount of benefits paid during 1913: Subordinate Bodies, \$2,763.98; Juvenile
Branch, \$73.77, Total, \$2,837.75.Number of weeks' sickness experienced in 1913: By Subordinate Bodies, 1,073 2-3;
Juvenile Branch, 54.Amount paid for medical attendance during 1913: Subordinate Bodies, \$2,763.98;
Juvenile Branch, \$292.30.Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1913:
Subordinate, \$13,410.84; Juveniles, \$1,708.87.

IV. ASSETS.

Actual cash on hand, as per audit statement	\$961 00
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various Bank, situate at different places	8,843 24
All other assets	544 17
Subordinates, \$18,379.98; Juveniles, \$1,134.89.	

Total assets	<u>\$10,348 41</u>
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V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1913.

Four such assessments were made during 1913, payable March, June, September, and December.

The Society's books were audited 20th February, 1913.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1913 were as follows: Mrs. Swanston, Toronto, and J. W. Bateman, Whitby.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches
Cash balance from 1912 (not extended), \$25,424.11.			
Cash received during 1913 from:			
Application fees	\$214 47	\$400 75	.....
Initiation fees .....	.....	932 50	\$23 91
Assessments	1,144 65	11,580 92	575 26
Per capita tax	1,068 73	.....	.....
Supplies sold	664 09	.....	.....
Interest and dividends	238 68	276 04	34 13
Premiums for guarantee of lodge officers	101 63	.....	.....
	\$3,432 25	\$13,190 21	633 30

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches
Cash paid during 1913 for:			
Per capita tax .....	.....	\$1,068 73	.....
Commission	\$16 65	49 75	.....
Registration fee	15 00	214 47	\$11 50
Supplies bought	504 75	664 09	16 28
Travelling expenses	51 70	.....	.....
Rent, etc. ....	.....	1,760 00	54 00
Salaries, auditors' and officers' fees	370 00	960 00	51 20
Postage, telegrams and express	103 55	243 60	.....
Printing, stationery, and advertising .....	.....	43 90	16 27
Premium for guarantee of lodge officers	10 00	93 76	7 87
Other expenses	33 20	.....	.....
Total expenses of management	\$1,104 85	\$5,098 30	\$157 12

(b) Miscellaneous Expenditure.

Funeral benefits	965 00	1,144 65	52 64
Sick benefits . . . . .	.....	3,670 25	73 77
Medical attendance . . . . .	.....	2,763 98	292 30
Totals	\$2,069 85	\$12,677 18	\$575 83

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James E. Merriman, President St. Catharines.
William F. Clarke, Vice-President Grimsby.
H. J. Johnston, Secretary-Treasurer St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1912	144	\$ 14,400 00
Add contracts taken during 1913, new or renewed.....	47	4,700 00
Gross number and amount of contracts on foot at any time during 1913	191	19,100 00
Deductions:		
Contracts matured in 1913.....	8	\$ 800 00
Contracts lapsed in 1913.....	3	300 00
Total deductions extended.....	11	1,100 00
Net contracts on foot at 31st December, 1913.....	180	18,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$142 93

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Three assessments were made during 1913.

The accounts of the Society were audited on the 7th February, 1914.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1913: W. A. Mittleberger, St. Catharines.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$248.04.

Cash received during 1913 from:

Assessments	\$802 00
Interest and dividends	7 09
Total receipts	<u>\$809 09</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission, etc.	\$15 30
Registration fee	3 00
Printing, stationery and advertising	10 90
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	9 50
Supplies bought	25 50
Total expenses of management	<u>\$114 20</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	800 00
Total expenditure	<u>\$914 20</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. E. Jarrott, President Toronto.
 Jos. Ball, Secretary Toronto.
 G. J. Timpson, Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 670.
 Number of members who died during 1913, 6.
 Amount of funeral benefits paid in 1913, \$300.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1913, 38.
 Amount of benefits paid in 1913 in respect of sick members, \$444.00.
 Number of weeks' sickness experienced in 1913, 148.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913,
 \$1,025.16.

III. ASSETS.

Cash value of real estate	\$10,600 00
Cash on hand	90 55
Cash in bank	934 61
Total assets	<u>\$11,625 16</u>

IV. LIABILITIES.—None

V. MISCELLANEOUS.

Dues are payable monthly by the members.
 The books of the Society were audited in March, June, September and December of 1913.

Books of record or account kept: Ledger and Blotter.

Names and post office addresses of the auditors for 1913 were as follows: W. E. Meredith and C. Fairhead, Toronto.

Certain changes were made during 1913 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, \$200.00.

Amount of bond of Treasurer, \$300.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,180.02.

Cash received during 1913 from:

Dues, application and initiation fees	\$1,682 64
Interest	17 40
Rent	2,034 40
All other sources	144 90
Total	<u>\$3,879 34</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Interest on mortgage	\$468 47
Rent, light, heat and taxes	561 91
Managing officers' salaries and auditors' fees	767 00
Postage, telephones, etc.	9 00
Other management expenses	85 19
Expended on building	598 63
Total	<u>\$2,490 20</u>

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	444 00
Principal on mortgage	800 00
Total expenses	<u>\$4,034 20</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fred W. Forde, Grand Master	Ottawa, Ont.
Evan H. McLean, Deputy Grand Master	Bowmanville, Ont.
T. B. Collins, Grand Treasurer	Millbrook, Ont.
F. M. Clarke, Grand Secretary	Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 185.
No members died during 1913, and no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Fourteen members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, 71.

Sick benefits amounting to \$213.10 were paid.

Cash standing to credit of Sick Fund, \$763.00.

III. ASSETS.

Cash on hand	\$63 00
Cash in Bank of Montreal, Belleville	700 00
Total assets	<u>\$763 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 27th February, 1914.

The books of record kept are: Membership Register, Record and Cash Book.

Names and addresses of the auditors for 1913: W. C. Reid, Belleville, and George McGookin, Brockville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$732.21.

Cash received during 1913:

Dues	\$347 89
Total receipts	<u>\$347 89</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Officers' salary, etc.	101 00
Total expenses of management	<u>\$104 00</u>

(b) Miscellaneous Expenditure.

Sick benefits	213 10
Total expenditure	<u>\$317 10</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 249 Pape Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Charles Ruff, President Toronto.
 Samuel Clark, Treasurer Toronto.
 Samuel Deans, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 246.

Number of members who died during 1913, 2.

Amount of funeral benefits paid during 1913, \$100.00.

Cash to credit of fund at 31st December, 1913, \$1,301.47.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, 88.

Amount of benefits paid in 1913, \$794.00.

Number of weeks' sickness experienced in 1913, 238 5-7.

Amount paid for medical attendance, \$89.36.

III. ASSETS.

	Grand Lodge.	Subordinate Lodge.
Cash on hand	\$17 93	.....
Cash in Dominion and Royal Banks	1,283 54	\$5,208 44
Total assets	<u>\$1,301 47</u>	<u>\$5,208 44</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1913, 31st December, 1913.

Names and addresses of the auditors for the year 1913: E. J. Hopkings and T. Hilton, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

Certain changes were made in the Constitution and By-laws of the Society.

VI. CASH RECEIPTS.

Cash balance from 1912 (not extended)—

Grand Body	\$4,772 52
Subordinate Bodies	1,132 60

	Grand. Lodge.	Subordinate Lodge.
Cash received during 1913 from:		
Dues		\$999 25
Initiation fees		87 50
Interest		105 48
All other sources		672 11
Total receipts		<u>\$1,864 34</u>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand. Lodge.	Subordinate Lodge.
Cash paid during 1913 for:		
Per capita tax . . . . .	.....	\$145 45
Registration fee	\$3 00	.....
Supplies bought	46 35	.....
Postage, etc. . . . .	.....	5 60
Rent	1 50	45 00
Managing officers' salaries and officers' and auditors' fees	20 00	136 00
Printing, etc.	9 50	27 50
Other expenses . . . . .	.....	185 91
Total expenses of management	<u>\$80 35</u>	<u>\$545 46</u>

(b) Miscellaneous Expenditure.

Funeral benefits	100 00	.....
Sick benefits . . . . .	.....	794 00
Medical attendance . . . . .	.....	89 36
Total expenditure	<u>\$180 35</u>	<u>\$1,428 82</u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Ed. Crimmins, President	Amherstburg.
Percy Demen, Vice-President	Amherstburg.
Arthur Burns, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 68.

Number of members who died in 1913, 1; amount paid for funeral benefits, \$25.00.

Number of members who received sick benefits in 1913, 3.

Total amount paid for sick benefits in 1913, \$72.00.

Number of weeks' sickness experienced in 1913, 18.

Balance to credit of fund, 31st December, 1913, \$201.28.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1913	\$201 28
Total assets	<u>\$201 28</u>

IV. LIABILITIES.—No Information.

V. MISCELLANEOUS.

The books of the Society were audited February, 1914.

Names and addresses of the auditors for 1913: Austin Denen and P. A. Bannon, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1912 (not extended), \$132.50.

Cash received during 1913 from:

Dues, application and initiation fees	\$202 75
Supplies sold	3 00
Interest and dividends	6 43
All other sources	55 00
Total	<u>\$267 18</u>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	22 50
Officers' salaries	21 00
Rent, etc.	20 00
Postage, etc.	0 85
Printing, etc.	23 40
All other expenditure	10 65

Total expenses of management	\$101 40
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	72 00

Total expenditure	\$198 40
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FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

D. Harmovich, President	Toronto.
H. Taliter, Vice-President	Toronto.
H. Rosenberg, Secretary	Toronto.

I. FUNERAL BENEFITS.

One member died during 1913.
Amount paid for funeral benefits during 1913, \$60.40.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1913, 51.
Sick benefits are undertaken by the Society. One member was sick.
Total amount of benefits paid in 1913 in respect of sick member, \$38.20.
Number of weeks' sickness experienced, 12.
Amount paid for medical attendance, \$208.38.
Amount standing to credit of Sick Benefit Fund, 31st December, 1913, \$305.31.

III. ASSETS.

Cash value of real estate	\$500 00
Cash in Northern Crown Bank, 31st December, 1913	305 31
Total	<u>\$805 31</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1912, \$204.82.	
Cash received during 1913 from:	
Initiation fees	\$1 50
Dues	643 48
Per capita tax and levies	50 35
Interest	6 12
Supplies sold	0 20
All other sources	33 50
Total receipts	<u>\$735 15</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Expenses of meeting	30 30
Salaries	56 00
Printing, etc.	44 75
Postage	16 28
Other expenses	48 35

Total expenses of management	\$198 68
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(b) Miscellaneous Expenditure.

Sick benefits	38 20
Medical attendance	208 38
Funeral benefits	5 00
Benefits to widows and orphans	55 40
Gratuities to distressed	60 00
Other expenses	69 00

Grand totals	\$634 66
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SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Mikokj Yaworski, President	Toronto.
Antoni Wadowski, Vice-President	Toronto.
Antoni Lozicki, Recording Secretary	Toronto.
Josef Liolkowski, Financial Secretary	Toronto.
Stanislaus Naploshtits, Treasurer	Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 22.

Number of members who received sick benefits, 2.
 Total amount paid for sick benefits in 1913, \$28.00.
 Number of weeks' sickness experienced in 1913, 7.
 Amount paid for medical attendance for 1913, \$4.00.
 Balance to credit of fund, 31st December, 1913, \$292.12.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1913	\$292 12
Total assets	<u>\$292 12</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1912, \$255.84.
 Cash received during 1913 from:

Interest	\$7 43
Initiation fees	12 80
Dues	72 90
Donations	18 75
Total	<u>\$111 88</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Law costs	2 00
Expenses of annual meeting	8 00
Rent	14 50
Salaries	6 00
Printing	10 10

Expenses of management	\$43 60
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(b) Miscellaneous Expenditure.

Sick benefits	28 00
Gratuities to distressed members	4 00

Total expenditure	<u>\$75 60</u>
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ST JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario, 11th July, 1908.

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The Executive Officers of the Society at the 31st December, 1913, were as follows:

Benediktas Tuszauskas, President	Toronto.
Joseph Vasiliauskas, Vice-President	Toronto.
Anthony Morkis, Recording Secretary	Toronto.
Joseph Baliunas, Financial Secretary	Toronto.
Frank Giliauskas, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 20.
 No members died during 1913. Amount of funeral benefits paid during 1913, nil.
 No members' wives died during 1913.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1913, \$309.02.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, 8.

Sick benefits amounting to \$32.00 were paid.

III. ASSETS.

Cash on hand	\$48 03
Cash in Royal Bank of Canada	260 99
Total assets	<u>\$309 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1913.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1913: Frenk Regina and Benediktas Tuszauskas, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$253.15.

Cash received during 1913 from:

Initiation fees	\$11 00
Dues	94 00
Assessments	8 15
Interest	6 51
Donations	2 06
All other sources	141 20
Total receipts	<u>\$262 39</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, light, heat and taxes	19 75
Supplies bought	31 00
Travelling expenses	2 00
Printing	11 30
Postage, etc.	1 70
All other expenses	106 30
Total expenses of management	<u>\$175 05</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	<u>32 00</u>
Total expenditure	<u>\$207 05</u>

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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. E. King, President	Toronto.
E. Millward, Secretary	Toronto.
L. Bear, Treasurer	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 398.

Number of members of the Society who died during 1913, 2.

Amount of funeral benefits paid during 1913, \$125.00.

Cash to credit of Funeral Fund, \$619.14.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1913....	35	22
Total amount of benefits paid during 1913	\$168 00	\$372 00
Number of weeks' sickness experienced in 1913	117	124
Amount paid for medical attendance in 1913	255 83	155 70
Balance to credit of Sick and Funeral Fund, 31st December,		
1913	\$594 11	\$273 29

V. ASSETS.

Cash in various banks	\$1,841 00
All other assets, supplies, etc.	470 20
Total	<u>\$2,311 20</u>

VI. LIABILITIES.

Amount due for medical attendance	\$18 00
Amount due supplies	1 50
Sick benefits	20 00
Officers' salaries	7 24
Total	<u>\$46 74</u>

VII. MISCELLANEOUS.

The Society's accounts were duly audited in January, 1914.

Names and post-office addresses of the auditors for 1913: Joseph Allen and William Gilmour, Toronto.

Number of members in Ontario at 31st December, 1913, 398.

Number of members in Ontario who died during 1913, 2.

Amount of death benefits paid to Ontario members during 1913, \$125.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,055.66.

Cash received during 1913 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$34 55	.....	.....
Initiation fees .....	.....	\$100 50	\$31 00
Dues .....	.....	1,202 25	608 45
Charter fees .....	.....	.....	.....
Assessments	208 50	.....	14 50
Per capita tax	219 95	.....	.....
Interest and dividends	14 73	16 73	9 52
Supplies sold	3 15	.....	.....
All other sources	158 63	.....	110 95
Total receipts	\$639 51	\$1,319 48	\$774 42

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1913 for:			
Per capita tax	\$126 50	\$221 75	\$56 70
Law costs	50	.....	.....
Registration fee	3 00	.....	.....
Supplies bought	59 00	15 43	22 96
Rent, light, heat and taxes .....	.....	178 25	154 25
Officers' salaries	25 00	48 50	12 60
Expenses of meeting	11 00	.....	.....
Printing	7 25	22 25	12 75
Postage, etc.	3 60	33 06	13 90
All other	168 95	146 00	12 48
Total expenses of management	\$404 80	\$665 24	\$285 64

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....	.....	208 50	.....
Funeral benefits	75 00	.....	50 00
Sick benefits .....	.....	468 00	372 00
Medical attendance .....	.....	255 83	155 70
Total expenditure	\$479 80	\$1,597 57	\$863 34

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Aurora, Ont.

Incorporated in Ontario, 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fred. C. Ward, President Toronto.
Selby Draper, Vice-President Toronto.
J. M. Walton, Secretary Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 26.

Number of members of the Society who received sick benefits during 1913, 1.

Total amount of benefits paid in 1913, \$3.00.

Number of weeks' sickness experienced in 1913, 1.

Total amount of cash standing to credit of Sick Fund at 31st December, 1913
\$564.83.

III. ASSETS.

Cash on hand	\$2 30
Cash in Bank of Montreal, Aurora	564 83
Total assets	<u>\$567 13</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1913.

The Society's accounts were audited November 27th, 1913.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1913: A. J. Reynolds, Scarboro Junction, Ont.

VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$395.56.

Cash received during 1913, from:

Assessments	\$161 35
Per capita tax and levies	2 60
Interest	13 62
Total receipts	<u>\$177 57</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee \$3 00

Total management expenses \$3 00

(b) Miscellaneous Expenditure.

Sick benefits 3 00

Total expenditure \$6 00

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. F. Valentine, President Ottawa.
 Vincenzo Macri, Secretary Ottawa.
 Thomas Spino, Treasurer Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 71.
 Two members died during 1913, and \$112.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1913, 12.
 Total amount of sick benefits paid during 1913, \$285.00.
 Number of weeks' sickness experienced in 1913, 57.
 Amount paid for medical attendance during 1913, \$15.00.

III. ASSETS.

Cash value of mortgages	\$1,000 00
Actual cash in Bank of Ottawa, 31st December, 1912	480 68
Total assets	<u>\$1,480 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited 30th December, 1913.

Names and addresses of auditors of accounts of 1913: Michele Montagno and P. Chimiri, Ottawa, Ont.

Certain changes were made during 1913 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,364.44.

Cash received during 1913 from:

Application fees	\$9 00
Dues	469 00
Supplies sold	12 95
Interest	42 27
All other sources	125 77

Total receipts	<u>\$658 99</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	16 20
Rent, etc.	23 00
Salaries	25 00
Postage, etc.	8 25

Total expenses of management	<u>\$75 45</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	112 00
Sick benefits	285 00
Medical attendance	15 00
Other expenditure	55 30

Total expenditure	<u>\$542 75</u>
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NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Shemnitz, President	Toronto.
D. Greenberg, Treasurer	Toronto.
Morris Jacobs, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 64.

No members died during 1913, and no funeral benefits were paid.

One member's wife died and \$25.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, none.

Amount paid for sick benefits, none.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance. \$230.72.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$493.33.

III. ASSETS.

Value of real estate	\$660 00
Cash deposited in Dominion Bank	493 33
Total assets ..	<u>\$1,153 33</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited February 24th, May 10th, September 8th, 1913, and January 13th, 1914.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts of 1913: J. Charles, J. Kornblum and F. Zimmerman.

Certain changes were made in regard to sick benefits during 1913.

Amount of bond of Treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$191.00.

Cash received during 1913 from:

Application fees	\$40 00
Initiation fees	5 00
Dues	388 03
Assessments	308 70
Supplies sold	3 30
Other sources	51 30
Total receipts	\$796 33

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Law costs	\$34 74
Registration fee	3 00
Rent	52 00
Managing officers' salaries, etc.	60 34
Supplies bought	7 20
Printing	49 45
Postage	16 76
Other expenditure	14 79
Total management expenses	\$238 28

(b) Miscellaneous Expenditure.

Medical attendance	230 72
Funeral benefits	25 00
Total expenditure	\$494 00

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Renfrew.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Philip Klamann, President	Renfrew.
Nicholas Kobus, Vice-President	Renfrew.
Frank Stubinsky, Recording Secretary	Renfrew.
Alex. Stubinsky, Financial Secretary	Renfrew.
John Rouble, Treasurer	Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 41.
 No members died during 1913, and no funeral benefits were paid.
 No members' wives died during 1913.
 Amount paid in respect of deceased wives, nil.
 Cash standing to credit of Funeral Benefit Fund, \$561.32.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1913.
 Number of weeks' sickness experienced during 1913, none.
 No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	\$561 32
All other assets	15 00
Total assets	<u>\$576 32</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 The Society's accounts were audited December 31st, 1913.
 The books of record are Cash Book, Ledger, Minute and Endowment Register.
 Names and addresses of the auditors for 1913: Frank Zyvitski and A. Vitkuski,
 Renfrew.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$424.96.

Cash received during 1913 from:

Initiation fees	\$0 75
Assessments	157 02
Interest and dividends	13 63
Total receipts	<u>\$171 40</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Rent, light, heat, etc.	15 00
Salaries	11 34
Printing	1 70
Total expenses of management	<u>\$31 04</u>

(b) Miscellaneous Expenditure.

Funeral benefits	<u>4 00</u>
Grand total	<u>\$35 04</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Laefsky, President	Toronto.
N. Sherman, Vice-President	Toronto.
Morris Lifshitz, Secretary	Toronto.
Jeremia Sheinkman, Treasurer	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1913, was 170.

Number of members who died during 1913, none.

Amount paid for funeral benefits, nil.

Number of members' wives who died during 1913, 1.

Amount of funeral benefits paid, \$25.00.

Number of members' children who died in 1913, none.

Amount of funeral benefits paid, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-one members received sick benefits during 1913, amounting to \$205.00.

Number of weeks' sickness experienced during 1913, 41.

Amount paid for medical attendance, \$381.83.

Amount of cash standing to credit of the fund, \$1,586.65.

III. ASSETS.-

Cash value of real estate, less incumbrances	\$3,000 00
Cash in Northern Crown Bank	1,511 65
Cash in Dominion Bank	75 00
Total	<u>\$4,586 65</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during the year 1913.

The accounts were duly audited June 24th, 1913, and January 15th, 1914.

Names and addresses of the auditors for the year 1913: S. Shapiro, S. Rosenberg and H. Kaplan, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$852.73.

Cash received during 1913 from:

Application fees	\$39 00
Initiation fees	29 50
Dues, Relief Fund	84 10
Per capita tax and levies	179 00
Fines	3 70
Interest	24 89
Supplies sold	122 00
Theatre benefit	123 00
Dues	1,003 80
Donations	36 96
Medical fees	370 39
All other sources	251 00

Total receipts	<u>\$2,267 34</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	3 00
Supplies	152 41
Rent	65 00
Managing officers' salaries	133 00
Printing	37 49
Postage	48 51
Travelling expenses	6 80
Premiums	10 00

Total expenses of management	<u>\$456 21</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	63 75
Benefits to orphans	95 00
Sick benefits	205 00
Medical attendance	381 83
Gratuities to distressed members	192 05
All other	139 58

Total expenditure	<u>\$1,533 42</u>
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YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Morris Shankman, President	Toronto.
Harry Goldford, Vice-President	Toronto.
Joe Appelbaum, Treasurer	Toronto.
Hyman Brickman, Financial Secretary	Toronto.
Philip Stienberg, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 80

No members died during 1913.

Amount of funeral benefits during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, none.

Amount paid for sick benefits during 1913, nil.

Number of weeks' sickness experienced during 1913, none.

Amount paid for medical attendance during 1913, \$92.29.

III. ASSETS.

Value of real estate	\$346 26
Cash deposited in Bank of Montreal	1,034 91
Total assets	<u>\$1,381 17</u>

IV. LIABILITIES.

Mortgage on cemetery lot	\$109 74
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V. MISCELLANEOUS.

Assessments are made yearly, and payable on the 31st March.

The Society's accounts were audited every quarter during 1913.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1913: A. Adler and S. Schwartz, Toronto.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, \$25.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$987.02.

Cash received during 1913 from:

Application fees	\$23 00
Dues	524 40
Per capita tax and levies	14 00
Interest and dividends	13 89
Degrees and cards	3 10
Donations	85 00
All other sources	45 90

Total receipts	<u>\$709 29</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Investigation of claims	\$28 00
Registration fee	3 00
Travelling expenses	19 30
Rent, etc.	44 00
Salaries, auditors' and officers' fees	31 00
Postage, telegrams and express	26 70
Printing, stationery and advertising	30 75
Supplies bought	25

Total expenses of management	<u>\$183 00</u>
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(b) Miscellaneous Expenditure.

Medical attendance	92 29
Gratuities to distressed members	13 35
Other expenditure	372 76

Total expenditure	<u>\$661 40</u>
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Hugh H. Rennie, President London.
Alfred Robinson, Secretary London.
John T. Green, Treasurer London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for Sick or Funeral Benefits in force 30th November, 1913, \$1,248,238.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st October, 1912	3,197		1,197,590	00
Add contracts taken during 1913, new and renewed	766		148,175	00
Gross number and amount of contracts on foot at any time during 1913	3,963		1,345,765	00
	Number.	Amount.		
			\$	c.
Deductions:				
Contracts matured in 1913	35	16,155	00	
Contracts lapsed in 1913	536	81,372	00	
Total deductions	571	97,527	00	
Net contracts on foot 31st October, 1913	3,392		1,248,238	00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of mortgages	\$154,979 87
Cash value of bonds and debentures	121,058 30
Cash on deposit to Society's credit, in Ontario Loan Debenture Co., London, Ontario	614 74
Interest due and accrued	\$,378 93
All other assets	277 40
Total assets	<u>\$285,309 24</u>

VI. LIABILITIES.

Amount of claims admitted	\$2,800 00
Amount of other liabilities	363 21
Total liabilities	<u>\$3,163 21</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

The books of the Society were audited at the end of each month during 1913.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1913 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1913.

No changes were made during 1913 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, None.

Amount of bond of Assistant Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1913, 3,342.

Amount of insurance in force in Ontario at 31st December, 1913, \$1,248,238.00.

Number of members in Ontario who died during 1913, 35.

Amount of death benefits paid to Ontario members during 1913, \$16,155.00.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,861.19.

Cash received during 1913 from:

Dues	\$33,420 00
Transfers and duplicates	56 00
Interest and dividends	12,540 27
Cash received from investments (not extended), \$36,270.47.	

Total cash receipts	<u>\$46,016 27</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission and organization expenses	\$1,920 44
Law costs	15 91
Registration fee	25 00
Travelling expenses	122 25
Rent, light, heat and taxes	391 37
Managing officers' salaries, officers' fees	2,850 00
Clerk hire	480 00
Printing, stationery, and advertising	481 94
Postage, telegrams and express	249 19
Guarantee premiums	45 00
Other expenses	496 75

Total expenses of management	<u>\$7,077 85</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims	16,155 00
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Cash paid for investments (not extended), \$61,300.34.

Total expenditure	<u>\$23,232 85</u>
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WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Abe Riba, President	Toronto.
Max Shur, Vice-President	Toronto.
Moris Morison, Treasurer	Toronto.
James Blugerman, Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 151.
 Number of members who died during 1913, none.
 Amount of funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1913, 24.
 Amount of benefits paid in 1913 in respect of sick members, \$93.00.
 Number of weeks' sickness experienced during 1913, 31.
 Amount paid for medical attendance during 1913, \$210.00.
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$186.91.

V. ASSETS.

Cash in Dominion Bank, Toronto	\$186 91
Total assets	<u>\$186 91</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1913 on December 31st, 1913.
 Name and address of auditor: L. Fredler, Toronto.
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$177.70.

Cash received during 1913 from:

Dues	\$444 50
Initiations	10 00
Total receipts	<u>\$454 50</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$1 00
Registration fee	3 00
Rent, light, heat and taxes	65 00
Managing officers' salaries, etc.	30 75
Printing	16 89
Postage	17 35
Other expenditure	8 30

Total expenses of management	\$142 29
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(b) *Miscellaneous Expenditure.*

Sick benefits	93 00
Medical attendance	210 00

Grand totals	<u>\$445 29</u>
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CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robt. S. Wilson, Provincial Chief Ruler Toronto.
 Wm. A. Gordon, Provincial Past Chief Ruler Toronto.
 H. J. L. Taylor, Provincial Deputy Ruler Toronto.
 James Cowan, Provincial Treasurer Toronto.
 James Fleming, Provincial Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership, Subordinate Bodies, 270; Juveniles, 73.

Number of members who died during 1913, none.

Amount of funeral benefits paid during 1913, nil.

Cash to credit of fund at 31st December, 1913, Supreme Body, \$759.83; Juvenile, \$3.63.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, Subordinate Bodies, 16.

Amount of benefits paid in 1913, \$261.21.

Number of weeks' sickness experienced in 1913, 68 3-7.

Amount paid for medical attendance, Subordinate Bodies, \$197.13; Juvenile, \$13.69.

Cash standing to credit of Sick Benefit Fund at 31st December, 1913, Supreme Body, \$1,549.19; Subordinate Bodies, \$244.25.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash in hand	\$51 00	.....	.....
Cash on deposit in Bank of British North America, Toronto	2,518 21	\$224 02	\$5 77
Cash on deposit in Dominion Bank, Hamilton..	.....	100 00	.....
Total assets	\$2,569 21	\$324 02	\$5 77

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 17th February, 1914.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1913 were as follows: James Cowan, Jr., William Thomson, Toronto.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$690.28.

Cash received during 1913 from:

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Initiation fees . . . . .	.....	\$49 00	\$5 80
Dues	\$680 79	547 14	.....
Assessments . . . . .	.....	183 43	13 69
Per capita tax and levies	21 00	204 32	0 42
Supplies sold	98 35	31 37	.....
Donations	256 56	.....	.....
Interest	23 28	.....	.....
All other sources	1,286 54	50 01	.....
Total	\$2,366 52	\$1,065 27	\$19 91

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Per capita tax . . . . .	.....	\$21 00	.....
Registration fee	\$3 00	.....	.....
Commission and organization expenses	17 50	.....	.....
Supplies bought	287 31	110 70	.....
Expenses of meeting	4 45	.....	.....
Rent, light, heat and taxes	12 30	75 15	.....
Officers' salaries	50 00	19 00	.....
Printing, stationery and advertising	46 75	23 56	....
Postage, etc.	18 42	.. ..	\$0 45
All other expenses	47 86	28 50	.....
Total expenses of management	\$487 59	\$282 91	\$0 45

(b) Miscellaneous Expenditure.

Sick benefits . . . . .	.....	261 21	.....
Medical attendance . . . . .	.....	197 13	13 69
Total expenditure	\$487 59	\$741 25	\$14 14

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas McNab, President Hamilton, Ont.
 James Eaglesham, Vice-President Hamilton, Ont.
 William Oke, Secretary West Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 99.

One member died during 1913.

Amount of funeral benefits during 1913, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 28.

Amount paid for sick benefits during 1913, \$329.67.

Number of weeks' sickness experienced during 1913, 139.

Amount paid for medical attendance during 1913, \$112.00.

Amount of cash standing to credit of Sick Fund, \$1,178.62.

III. ASSETS.

Cash on hand	\$0 60
Cash in Bank of Hamilton	1,178 02
Total	<u>\$1,178 62</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 8th, 1914.

Twelve assessments were made in 1913, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1913 were as follows: James Taylor and James G. Davies, Hamilton, Ont.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$976.58.

Cash received during 1913 from:

Assessments	\$412 20
Interest	31 51
Grants from Company	240 00
Total	<u>\$683 71</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Supplies bought	12 00
Total	<u>\$15 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	329 67
Medical attendance	112 00
	<u>\$481 67</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Michael Pontus, President Brantford.
 Stefan Saradinski, Secretary Brantford.
 Michael Madarash, Treasurer Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 20.
 No member of the Society died during 1913.
 Amount paid for funeral benefits during 1913, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1913, 1.
 Amount paid for sick benefits, \$10.00.
 Number of weeks' sickness experienced during 1913, 2.
 Amount paid for medical attendancē, nil.
 Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1913, \$237.29.

III. ASSETS.

Cash in hands of Treasurer	\$21 32
Cash in Bank of Hamilton, Brantford	215 97
Total	<u>\$237 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
 Number of assessments made during 1913, twelve.
 The Society's accounts were audited January, 1914.
 Names and addresses of the auditors of accounts for 1913: S. Pertrak, S. Sevik, Brantford.
 Books of record and account kept: Minute Book, Membership Roll Book and Account Book.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$125.96.

Cash received during 1913 from:

Dues	\$128 00
Initiation fees	2 00
All other	5 97
Total receipts	<u>\$135 97</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$1 55
Registration fee	3 00
Supplies bought	8 09
Rent	2 00
Total expenses of management	<u>\$14 64</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	10 00
Grand totals	<u>\$24 64</u>

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, London, Ont.

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Chas. F. Benson, Hon. President	London.
R.-I. Watson, President	London.
J. B. Stephens, 1st Vice-President	London.
A. E. Sherlock, 2nd Vice-President	London.
J. C. Thompson, Secretary-Treasurer	London.
L. W. Noble, Assistant Secretary	London.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 232.

Number of members who received sick benefits during 1913, 74.

Amount of sick benefits paid during 1913, \$1,054.55.

Number of weeks' sickness experienced during 1913, 212.

Amount paid for medical attendance during 1913, \$327.00.

Amount standing to credit of Sick and Funeral Benefit Fund, \$90.58.

III. ASSETS.

Cash in Bank of Toronto, London	\$13 10
Cash in Imperial Bank, London	6 05
Cash on hand	71 43
	\$90 58

IV. LIABILITIES.

Medical attendance	167 31
Printing	25 75
Clerk hire	10 00
Total liabilities	\$203 06

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.

Twelve assessments were made during 1913.

The books were duly audited for 1913, February 25th, 1914.

Names and addresses of the auditors for 1913: C. H. Mitchell, C. M. Downs, London.

The following books of record are kept: Cash Book, Assessment Ledger and Sick Benefit Ledger.

No changes were made during 1913 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$66.72.

Cash received during 1913 from:

Assessments	\$1,412 75
Per capita tax and levies	240 25
Donations	205 00
Total receipts	<u>\$1,858 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Law costs	\$1 00
Interest	9 05
Supplies bought	2 23
Travelling expenses	1 50
Salaries, officers, auditors	40 00
Rent, etc.	60 18
Clerk hire	225 88
Printing, stationery and advertising	14 00
Postage, telegrams and express	17 25
Other expenses	81 50
Total expenses of management	<u>\$452 59</u>

(b) Miscellaneous Expenditure.

Sick benefits	1,054 55
Medical attendance	327 00
Grand totals	<u><u>\$1,834 14</u></u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. T. James, President	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
R. Aitchison, Secretary	Hamilton.
T. Broadbent, Committeeman	Hamilton.
W. Warwick, Committeeman	Hamilton.
K. Cassel, Committeeman	Hamilton.
D. McCarthy, Committeeman	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 95.

Total amount of funeral benefits paid during 1913, nil.

No members of the Society died during 1913.

V. ASSETS.

Cash value of mortgages	\$18,500 00
Cash on deposit to Society's credit in Bank of Hamilton	1,164 63
Total	<u>\$19,664 63</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1913.

Twenty-four assessments were made during 1913.

The accounts for the year 1913 were duly audited January, 1914.

Name and address of auditor: Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$9,182.32.

Cash received during 1913 from:

Assessments	\$5,506 41
Interest	581 46
Donations	152 25
Concert	756 94

Total receipts	<u>\$6,997 06</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Printing	1 75
Salaries	10 00
- Investment (not extended), \$15,000.00.	

Total expenditure	<u>\$14 75</u>
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CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. G. Harwood, Grand Master Toronto.
H. G. Curlett, Grand Chancellor Toronto.
A. S. Johnson, Grand Almoner Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1913, \$98,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912.....	228	95,250 00
Add contracts taken during 1913, new or renewed.....	50	19,750 00
Gross number and amount of contracts on foot at any time during 1913	278	115,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts lapsed in 1913.....	41	16,750 00
Total deductions extended.....	41	16,750 00
Net contracts on foot 31st December, 1913.....	237	98,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1913, was 391.

Number of members who died during 1913, 2.

Total amount of funeral benefits paid during 1913, \$200.00.

Number of members' wives who died during 1913, none.

Total amount of funeral benefits paid during 1913 in respect of deceased wives, none.

Total cash standing to credit of funeral fund, \$798.83.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1913, 51.

Amount of sick benefits paid in 1913, \$829.96.

Number of weeks' sickness experienced in 1913, 224½.

Amount paid for medical attendance during 1913, \$630.97.

Total standing to credit of sick benefit fund, \$1,073.83.

V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks	\$4,376 89	\$973 41	\$473 05
Interest due and accrued	57 80	.....	.....
Total assets of Life Insurance Fund (not extended)	\$3,543 56	.....	.....
Total assets of Sick and Funeral Fund (not extended)	798 83	.....	.....
Total assets of General and other funds (not extended)	35 40	.....	.....
All other assets	852 71	1,262 34	290 30
Total assets	\$5,287 40	\$2,235 75	\$763 35

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1913, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1913.

The accounts of the Society were audited January 19th, 1914.

Books of record or account kept by the Society: Grand Register.

Names and post-office addresses of the auditors for 1913 were: A. E. Adams and J. A. Cowan, Toronto.

Certain changes were made in the constitution during 1913.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00

Number of members in Ontario at 31st December, 1913, 462.

Number of certificate holders in Ontario at 31st December, 1913, 237.

Amount of insurance in force in Ontario at 31st December, 1913, \$98,250.00.

Number of members in Ontario who died during 1913, 2.

Amount of death benefits paid to Ontario members during 1913, \$750.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1912 (not extended), \$2,784.44.			
Cash received during 1913 from:			
Certificate fees	\$7 75	.....	.....
Registration fees	86 75	.....	.....

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Assessments	\$1,817 97	\$4,588 50	\$424 55
Per capita tax and levies	615 57	.....	.....
Funeral Fund	564 00	.....	.....
Charter fees	80 00	.....	.....
Supplies sold	62 61	.....	.....
Extension Fund	612 70	.....	.....
Interest and dividends	44 85	.....	.....
All other sources	286 91	80 76	60 95
Total receipts	<u>\$4,179 11</u>	<u>\$4,669 26</u>	<u>\$485 50</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1913 for:			
Organization expenses, etc.	\$446 50	.....	.....
Travelling expenses	45 08	.....	.....
Interest	2 05	.....	.....
Registration fee	10 00	.....	.....
Rent, light, heat and taxes	92 00	.....	.....
Supplies bought	26 34	.....	.....
Salaries, officers' and auditors' fees	178 75	.....	.....
Medical examiner's salary and expenses	40 00	.....	.....
Printing, stationery, advertising, etc.	327 40	.....	.....
Postage, telegrams, etc.	22 54	.....	.....
Premiums for guarantee of lodge officers.	16 00	.....	.....
Other expenses	430 00	.....	.....
Total expenses of management.	<u>\$1,636 66</u>	.....	.....

(b) Miscellaneous Expenditure.

Life insurance payments	750 00	.....	.....
Funeral benefits	200 00	.....	.....
Sick benefits . . . . .	.....	790 96	39 00
Medical attendance . . . . .	.....	533 33	97 64
Expenditures other than foregoing . . . . .	.....	.....	261 82
Total expenditure	<u>\$2,586 66</u>	<u>\$1,324 29</u>	<u>\$398 46</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col 1.	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	17	6,750 00	6 36	.....	.....
25-29.....	49	20,000 00	20 67	.....	.....
30-34.....	55	22,750 00	26 86	.....	.....
35-39.....	36	14,500 00	20 73	1	250 00
40-44.....	29	11,750 00	19 38	.....	.....
45-49.....	21	8,750 00	16 86	.....	.....
50-54.....	20	8,750 00	20 63	.....	.....
55-59.....	3	1,500 00	3 10	.....	.....
60-64.....	3	1,500 00	3 42	1	500 00
65-69.....	3	1,500 00	3 61	.....	.....
70-74.....	1	500 00	2 35	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	237	98,250 00	143 97	2	750 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fidelio Di Nunzio, President	Hamilton.
Arcangelo Favatzio, Vice-President	Hamilton.
Arcangelo Felici, Secretary	Hamilton.
Ettore Cusino, Financial Secretary	Hamilton.
Antonio Morelli, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.

Number of members who died during 1913, one.

Amount of funeral benefits paid during 1913, \$50.00.

Cash to credit of fund at 31st December, 1913, \$136.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, 5.

Amount of benefits paid in 1913, \$95.50.

Number of weeks' sickness experienced in 1913, 18½.

Medical attendance, \$50.00.

III. ASSETS.

Cash in Royal Bank, Hamilton	\$136 00
Total assets	<u>\$136 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited December 31st, 1913.

Name and address of the auditor for the year 1913: Antonio Morelli, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$65.31.

Cash received during 1913 from:

Applications fees	\$125 00
Assessments	384 00
Total receipts	<u>\$509 00</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Postage, etc.	0 65
Rent, etc.	4 00
Sundry expenses	117 30
Total expenses of management	<u>\$124 95</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	95 50
Medical attendance	50 00
Total expenditure	<u>\$320 45</u>

BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Dr. John Shayne, President	Toronto.
M. Rosen, Vice-President	Toronto.
S. Rogul, Treasurer	Toronto.
M. S. Mirochnick, Financial Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 157.

One member died during 1913, \$145.50 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 18.

Amount paid for sick benefits, \$230.35.

Number of weeks' sickness experienced, 46.

Amount paid for medical attendance, \$242.57.

Amount standing to the credit of the Society, \$320.34.

III. ASSETS.

Cash value of real estate	\$50 00
Cash on deposit to Society's credit, in:	
Bank of Toronto	270 34
Total assets	<u>\$320 34</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited January, 1914.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts of 1913: J. Berman, J. Kaufman, J. Ram and M. Goldstein, Toronto.

No changes were made in the Constitution and By-laws during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$517.21.

Cash received during 1913 from:

Assessments	\$127 75
Dues	624 60
For physician	90 70
Total receipts	<u>\$843 05</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

All management expenses are paid from special fees.

(b) *Miscellaneous Expenditure.*

Funeral benefits	\$45 50
Sick benefits	230 35
Medical attendance	242 57
Benefits to widows and orphans	100 00
Deposit on cemetery lot	50 00
Grand totals	<u>\$668 42</u>

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

T. Partridge, President Hamilton.
W. Yates, Vice-President Hamilton.
A. G. Tubbeck, Secretary Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 208.
Number of members who died during 1913, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1913, 38.
Amount of benefits paid during 1913, \$363.00.
Number of weeks' sickness experienced in 1913, 109.
Amount paid for medical attendance during 1913, \$241.50.
Total amount to credit of Sick Benefit Fund, \$493.13.

III. ASSETS.

Cash on hand	\$493 13
Total.....	<u>\$493 13</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1913, 12.
The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1913.
Names and addresses of the auditors of accounts for 1913: William Gates and A. E. Hampson, Hamilton, Ont.
Books of record and account kept: Cash Book, Journal and Ledger.
No changes were made during 1913 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$326.03.

Cash received during 1913 from:

Dues	\$679 95
Donation from Company	150 00
Total	\$829 95

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Printing, stationery and advertising	3 60
Total expense of management	\$6 60

(b) Miscellaneous Expenditure.

Sick benefits	363 00
Medical attendance	241 50
Gratuities to distressed members	51 75
Total expenditure	\$662 85

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George H. Bricknell, President	Hamilton.
T. Barnes, Vice-President	Hamilton.
Samuel Beech, Secretary	Hamilton.
William Murray, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 357.

Number of members of the Society who died during 1913, one.

The total amount of funeral benefits paid during 1913, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1913, 114.

Total amount of benefits paid in 1913, \$898.70.

Number of weeks' sickness experienced in 1913, 256.

Total amount of cash standing to credit of Sick Fund 'at 31st December, 1913,
\$1,267.02.

III. ASSETS.

Cash in Bank of Hamilton	\$1,267 02
Total assets	<u>\$1,267 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1913, 13.

The accounts of the Society were audited in January, 1914.

The books of account kept by the Society are: Cash Book, Minute Book, Assessment Book and Record Book.

Names and addresses of auditors of account for 1913: W. Dearnbery and T. Holt, Hamilton, Ont.

No changes were, during 1913, made in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$835.90.

Cash received during 1913 from:

Assessments	\$1,487 80
Interest	28 54
Total receipts	<u>\$1,516 34</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee	\$3 00
Expenses of annual meeting	35 77
Supplies bought	12 75
Salaries	75 00
Other expenses	10 00
Total expenses of management	<u>\$136 52</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	898 70
Total expenditure	<u>\$1,085 22</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

G. McEwen, President Toronto.
 G. Smith, Vice-President Toronto.
 H. E. Mihell, Secretary-Treasurer Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 56.

Number of members who received sick benefits during 1913, 11

Amount of sick benefits paid during 1913, \$122.62.

Number of weeks' sickness experienced during 1913, 26.

Amount paid for medical attendance during 1913, none.

Amount standing to credit of Sick and Funeral Benefit Fund, \$228.33.

III. ASSETS.

Cash in Bank of Toronto, Toronto \$228 33

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.

Twelve assessments were made during 1913.

The books were duly audited for 1913, January, 1914.

Names and addresses of the auditors for 1913: D. Spellen and C. Chapman, Toronto.

Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1912, \$170.00.

Cash received during 1913 from:

Dues	\$180 10
Interest	3 85

Total receipts	<u>\$183 95</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee	\$3 00
Total expenses of management	\$3 00

(b) *Miscellaneous Expenditure.*

Sick benefits	122 62
Total expenditure	<u>\$125 62</u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,
LIMITED.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. F. Kent, President Meaford, Ont.
Charles Shaw, Vice-President Meaford, Ont.
George Overholt, Secretary Meaford, Ont.
Edward Craig, Treasurer Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.
Number of members who died during 1913, 1.
Amount of funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 29.
Amount of benefits paid in 1913 in respect of sick members, \$437.75.
Number of weeks' sickness experienced in 1913, 87½.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913,
\$441.96.

III. ASSETS.

Cash in Molsons Bank, Meaford	\$441 96
Total	<u>\$441 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July and December, 1913.
Names and addresses of the auditors of accounts for 1913: J. A. Sinclair and W. K. Bissell, Meaford, Ont.
Books of record and account kept: Cash Book and Fee Book.
No changes were made during 1913 in the organization or management and in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$569.90.

Cash received during 1913 from:

Dues	\$320 00
Interest	12 84
Total receipts	<u>\$332 84</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$3 00
Postage	03
Salaries, officers' and auditors' fees	20 00
Total expenses of management	<u>\$23 03</u>

(b) Miscellaneous Expenditure.

Sick benefits	<u>437 75</u>
Total expenditure	<u>\$460 78</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Tom Schwartz, President	Toronto.
M. Reiser, Vice-President	Toronto.
H. Furch, Treasurer	Toronto.
N. Folk, Financial Secretary	Toronto.
J. Sher, Recording Secretary	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 73.

Number of members of the Society who died during 1913, none.

Amount paid for funeral benefits during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 10.

Amount paid for sick benefits during 1913, \$135.00.

Number of weeks' sickness experienced during 1913, 27.

Amount paid for medical attendance during 1913, \$211.05.

III. ASSETS.

Real estate	\$1,000 00
Cash in Northern Crown Bank	744 41
Total	<u>\$1,744 41</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1913.

Names and addresses of the auditors of accounts for 1913: J. Neil, Paul Edel Kirschenbaum and M. Feldt, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1913 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$569.90.

Cash received during 1913 from:

Application fees	\$6 00
Initiation fees	9 50
Dues	983 33
Per capita tax	73 00
Interest	8 55

Total receipts	<u>\$1,080 38</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$14 85
Registration fee	3 00
Supplies bought	39 60
Rent, light, heat and taxes	89 25
Salaries, officers' and auditors' fees	100 00
Printing, stationery and advertising	62 60
Postage	39 47

Total expenses of management	<u>\$348 77</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	38 00
Sick benefits	135 00
Medical attendance	211 05
Gratuities to distressed members	40 00

Total expenditure	<u>\$772 82</u>
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KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Kingston, Ontario.

Organized in March, 1912; incorporated in Ontario 10th April, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. Gilmore, President	Kingston.
H. Horton, Vice-President	Kingston.
N. Munsie, Treasurer	Kingston.
H. E. Moyse, Secretary	Kingston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 94.

Number of members who died during 1913, 2.

Amount of funeral benefits paid in 1913, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 89.

Amount of benefits paid in 1912, in respect of sick members, \$652.60.

Number of weeks' sickness experienced during 1913, 130½.

Amount paid for medical attendance during 1913, \$227.25.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$373.29.

III. ASSETS.

Cash on hand	\$13 92
Cash in Bank of Toronto, Kingston	359 37
Total assets	<u>\$373 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every two weeks. Twenty-six assessments were made during 1913.

The books of record and account are: Minute Book, Cash Book and Order Book.

The accounts of the Society were audited January 5th, 1914.

During 1913 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$218.39.

Cash received during 1913 from:

Dues	\$1,236 85
Total	<u>\$1,236 85</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charter fees	\$3 50
Law costs	0 55
Registration fee	3 00
Rent and heat, etc.	1 50
Managing officers' salaries and officers' and auditors' fees	32 00
Printing	5 00
Postage	05
Total expense of management	<u>\$45 60</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Sick benefits	652 60
Medical attendance	227 25
Refund	6 50
Total expenditure	<u>\$1,081 95</u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office. Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

C. J. Foy, Provincial President Perth.
 John Nelligan, Vice-President Hamilton.
 N. J. Kennedy, Provincial Secretary Toronto.
 W. J. Cantwell, Provincial Treasurer Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,533.
 Number of members of the Society who died during the year 1913, none.
 The total amount of funeral benefits paid during 1913, nil.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1913: Subordinate bodies, 112.
 Total amount of sick benefits paid during 1913: Subordinate bodies, \$3,628.60.
 Number of weeks' illness experienced in 1913: Subordinate lodges, 725.
 Amount paid for medical attendance during 1913: Subordinate lodges, \$1,212.90.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in various banks	\$17,733 67	\$5,089 88
Total assets	<u>\$17,733 67</u>	<u>\$5,089 88</u>

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1913, payable 1st January, March, July and October.

The books and accounts were duly audited January 30th, 1914.

Names of auditor: D. Holland, Peterboro.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$10,000.

Amount of bond of Grand Secretary, \$500.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Body.
Cash received during 1913 from:		
Application fees		\$232 90
Dues	\$945 40	7,407 40
Initiation fees		265 40
Per capita tax	373 30	131 72
Assessments	5,950 75	5,318 58
Supplies sold	94 10	.....
Interest	394 61	92 39
All other sources	180 15	696 56
Total	\$7,938 31	\$14,084 95

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Per capita tax	\$316 60	.....
Registration fee	10 00	.....
Exchange	3 55	.....
Annual meeting	198 30	.....
Supplies bought	317 50	408 81
Rent, light, heat and taxes .....	.....	1,055 40
Officers' salaries and auditors' fees	360 00	780 91
Official Journal	200 00	355 35
Postage, etc.	56 57	85 41
Printing, stationery, etc.	219 55	.....
Guarantee premiums	45 00	.....
Total expenses of management	\$1,727 07	\$2,685 88

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....	.....	1,101 82
Life insurance claims	4,200 00	5,907 95
Sick benefits .....	.....	3,628 60
Medical attendance .....	.....	1,212 90
Other expenditure	205 00	394 26
Total expenditure	\$6,132 07	\$14,931 41

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Nick Purece, President Hamilton.
 V. Lebu, Secretary Hamilton.
 Den Lebu, Treasurer Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 21.
 Number of members who died during 1913, none.
 Amount of funeral benefits paid during 1913, none.
 Cash to credit of fund at 31st December, 1913, \$361.24.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1913, 2.
 Amount of benefits paid in 1913, \$22.10.
 Number of weeks' sickness experienced in 1913, 5 4-7.

III. ASSETS.

Cash on hand	\$54 24
Cash in Bank of Hamilton, Hamilton	375 21
Total assets	<u>\$429 45</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The accounts of the Society were duly audited December 31st, 1913.

Names and addresses of the auditors for the year 1913: E. Watasia and G. Toniff,
 Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$149.65.

Cash received during 1913 from:

Initiation fees	\$22 70
Dues	183 50
Assessments	36 70
Supplies sold	29 25
Interest	7 71
Donations	7 25

Total receipts	<u>\$297 11</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charter fees	4 00
Commission and organization expenses	26 00
Registration fee	3 00
Expenses of annual meeting	6 00
Supplies bought	40 15
Rent and heat, etc.	12 00
Travelling expenses	12 00
Printing	11 00
Postage	11 05

Total expenses of management	<u>\$125 20</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits	22 10
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Total expenditure	<u>\$147 30</u>
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NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Samuel Dale, President Toronto.
 George Clarke, Vice-President Toronto.
 James S. Morrison, Treasurer.....Toronto.
 Jim Matkin, Secretary Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 91.
 Number of members who died during 1913, none.
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1913, 12.
 Amount of benefits paid during 1913, \$219.40.
 Number of weeks' sickness experienced in 1913, 54 5-7.
 Amount paid for medical attendance during 1913, none.
 Total amount to credit of Sick Benefit Fund, \$248.81.

III. ASSETS.

National Iron Works	\$100 00
Cash on hand	70 00
Cash in Standard Bank, Toronto.....	78 81
Total	<u>\$248 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
 Number of assessments made during 1913, 22.
 The Society's accounts were audited January 21st, 1914.
 Names and addresses of the auditors of accounts for 1913: J. Rankin, W. J. Perry and H. Williamson, Toronto.
 Books of record and account: Cash Book, Minute and Order Books.
 No changes were made during 1913 in the organization or management or in the Constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Donations	\$100 00
Interest	1 91
Assessments	400 10
Total receipts	<u>\$502 91</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Charter fees	\$1 00
Registration fee	6 00
Printing	16 50
Postage	0 30
Total management expenses	<u>\$23 80</u>

(b) Miscellaneous Expenditure.

Gratuities to distressed members	10 00
Sick benefits	219 40
Total expenditure	<u><u>\$253 20</u></u>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR NINE AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Louis Almagro, President	Ottawa.
Beaggio Cavaliere, Vice-President	Ottawa.
Federico Bonan, Secretary	Ottawa.
R. A. Garziadei, Treasurer	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 67.
 Number of members who died in 1913, 1; amount paid for funeral benefits, \$55.50.
 Number of members who received sick benefits in 1913, 9.
 Total amount paid for sick benefits in 1913, \$215.00.
 Number of weeks' sickness experienced in 1913, 36.
 Medical attendance, \$7.
 Balance to credit of fund, 31st December, 1913, \$648.41.

III. ASSETS.

Cash on hand	\$648 41
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IV.—LIABILITIES.—No information.

V.—MISCELLANEOUS.

The books and accounts of the Society were duly audited 23rd June and 22nd September, 1913.

The names and addresses of the auditors were as follows: Giacomo Groziano and Michele Montagano, Ottawa.

VII. CASH RECEIPTS.

Balance from 1912 (not extended), \$438.64.

Cash received during 1913 from:

Application fees	\$20 00
Dues	425 60
Interest	15 53
All other sources	89 94

Total	\$551 07
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Registration fee	\$6 00
Rent	26 67
Officers' salaries	5 00
Postage, etc.	4 04
Printing	2 85

Total expenses of management	\$44 56
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(b) Miscellaneous Expenditure.

Funeral benefits	55 50
Sick benefits	215 00
Medical attendance	7 00
All other expenditure	19 24

Total expenditure	<u>\$341 30</u>
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR NINE AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

C. Welsford, President Toronto.
 C. Graham, Vice-President Toronto.
 G. A. Sampson, Secretary-Treasurer Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 465.

One member died during 1913.

Funeral benefits paid during 1913, \$30.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1913, 105.

Amount paid for sick benefits, \$1,051.17.

Number of weeks' sickness experienced, 263.

Amount paid for medical attendance, \$598.13.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$616.96.

III. ASSETS.

Cash on hand	\$40 74
Cash deposited in Bank of Toronto.....	576 22
Total assets	<u>\$616 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made weekly.

The Society's accounts were audited June 30th and December 31st, 1913.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1913: J. A. Bricco and J. H. Carstens, Toronto.

No changes were made in regard to sick benefits during 1913.

Amount of bond of Secretary-Treasurer, \$1,000.00.

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VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Assessments	\$2,275 80
Donations	186 56
Interest and dividends	6 55
Total receipts	<u>\$2,468 91</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	\$8 75
Registration and incorporation fees	14 00
Expenses of annual meeting	22 50
Salaries	100 00
Printing, etc.	46 40
Premiums	10 00
Other expenses	1 00
Total expenses of management	<u>\$202 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	30 00
Sick benefits	1,021 17
Medical attendance	598 13
Grand total	<u>\$1,851 95</u>

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.
ANNUAL STATEMENT FOR SEVEN AND ONE-THIRD MONTHS ENDING 31ST DECEMBER, 1913.
Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- B. T. Leggett, President Brantford.
- W. H. Brierly, 2nd Vice-President Brantford.
- E. A. Danby, Treasurer Brantford.
- Walter J. Davies, Secretary Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1913, 173.
No members died during 1913.
Amount of funeral benefits during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1913, 17.
Amount paid for sick benefits during 1913, \$191.20.
Number of weeks' sickness experienced during 1913, 50.
Amount standing to credit of sick benefit fund, \$317.06.

III. ASSETS.

Cash deposited in Bank of Montreal	\$317 06
Total assets	\$317 06

IV. LIABILITIES.

Amount of sick benefits unpaid	\$7 00
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V. MISCELLANEOUS.

Assessments are made every four weeks.
Nine such assessments were made during 1913.
The Society's accounts were audited January 22nd, 1914.
The books of record are: Account Book, Minute Book and Financial Assessment Books.
Names and addresses of the auditors for 1913: J. Black and F. Gardner, Toronto.
No changes were made during 1913 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Assessments	\$246 65
Donations	200 00
Other sources	1 16
Total receipts	<u>\$547 81</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charter fees	\$3 00
Registration and law costs	5 00
Salaries, auditors' and officers' fees	16 65
Printing, stationery, and advertising	14 90
Total expenses of management	<u>\$39 55</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	191 20
Total expenditure	<u>\$230 75</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR SIX MONTHS ENDING 31ST DECEMBER, 1913.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Edward J. W. Griffith, Grand Master London.
 George B. Nash Deputy Grand Master London.
 Emanuel T. Essery, Grand Secretary London.
 Robert Ernest Ruse, Grand Treasurer London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 50.
 Number of members who received sick benefits in 1913, none.
 Total amount paid for sick benefits in 1913, nil.
 Number of weeks' sickness experienced in 1913, none.
 Amount paid for medical attendance for 1913, nil.
 Balance to credit of fund, 31st December, 1913, \$38.80.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1913	\$53 55
All other assets	45 15
Total assets	<u>\$103 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Four such assessments were made in 1913.
 The Society's accounts were audited in 1913, 7th January, 1914.
 The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.
 Names and addresses of the auditors for 1913: Frank D. Millar and Frederick J. Delaney, London.
 Amount of bond of Secretary, \$250.00.
 Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1912, none.

Cash received during 1913 from:

Application fees	\$240 00
Per capita tax and levies	16 90
Assessments	38 80
Total receipts	\$295 70

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Charter fees	\$1 00
Registration fee	3 00
Supplies bought	45 15
Commission and organization expenses	188 00
Total management expenses	\$237 15

ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George Sloan, Worshipful Master	Ottawa.
David Garland, Deputy Master	Ottawa.
Russell R. McCord, Recording Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1913, 2.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.

Number of members of the Society who received sick benefits during 1913, 2.

Total amount of benefits paid in 1913, \$24.00.

Number of weeks' sickness experienced in 1913, 8.

Total amount of cash standing to credit of Sick Fund at 31st December, \$494.68.

III. ASSETS.

Cash in bank	\$180 62
Total assets	<u>\$180 62</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1913 on December 31st, 1913.

Names and addresses of auditors: Geo. Evans and Wm. Catteral, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$211.28.

Cash received during 1912 from:

Dues	\$337 50
Application fees	44 50
Supplies sold	81 00
Degrees	8 00
All other sources	53 55
Total receipts	\$524 55

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913:

Per capita tax or levies for management	\$43 00
Supplies bought	214 60
Travelling expenses	30 25
Rent light, heat and taxes	30 84
Printing etc.	3 50
Postage, etc.	1 10
Clerk hire	30 00

Total expenses of management \$353 29

(b) *Miscellaneous Expenditure.*

Sick benefits	24 00
All other	201 92

Total expenditure \$579 21

ST. DAVID'S Y.P.U. SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 30th January, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the St. David's Y.P.U. Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 10th February, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Kietzer Sick Benefit Society, of Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

TORONTO ELECTRIC LIGHT COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 5th March, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Toronto Electric Light Company's Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

SOCIETA DI MUTUO SOCCORSO LA TRINAGRIA DI TORONTO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st April, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Societa Di Mutuo Soccorso La Trinacria Di Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I — LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1913.	Number of Certificates in force anywhere at 31st December, 1913.	Amount of Insurance in force, anywhere at 31st December, 1913.	Number of Claims matured in Ontario in 1913.	Amount of Insurance Benefits paid in Ontario during 1913.	Amount of Disability Benefits paid in Ontario during 1913, including pensions and gratuities.	Assets in Ontario at 31st December, 1913.	Liabilities in Ontario at 31st December, 1913.	Total Assets anywhere at 31st December, 1913.	Total Liabilities anywhere at 31st December, 1913.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Chosen Friends, Grand Council, Canadian Order.....	35,461	40,814	35,836,319 10	355	346,500 20	29,591 28	1,112,851 68	59,146 64	1,123,042 41	70,138 64
Civil Service Mutual Benefit Society.....	8,243	361	72,200 00	5	1,000 00	9,324 89	9,324 89	None	9,324 89	None
Commercial Travellers' Association of Canada.....	12,372	12,372	5,369,825 00	(a)	40,063 13	989,951 17	989,951 17	None	989,951 17	None
Commercial Travellers M. B. Soc. of Western Ontario.....	801	801	580,725 00	21	10,875 00	12,869 42	12,869 42	3,020 83	12,869 42	4,470 83
Federated Association of Letter Carriers.....	289	941	90,555	1	3,538 75	1,407 97	1,407 97	None	1,407 97	None
Foresters, Canadian Order of.....	47,485	90,555	59,925,000 00	235	332,375 66	4,859,518 50	4,859,518 50	26,005 94	4,885,524 44	43,005 94
Foresters, Catholic Order of.....	9,191	144,579	148,064,500 00	65	75,518 22	.....	.....	4,800 00	3,929,875 94	218,727 70
Hamilton Firemen's Benefit Fund.....	95	95	.....	.....	.....	.....	.....	None	19,684 63	None
Hamilton Police Benefit Fund.....	93	93	.....	.....	.....	.....	.....	None	72,778 45	None
Home Circles, Canadian Order of.....	17,921	19,145	24,848,633 00	238	363,032 53	5,070 00	72,778 45	42,519 98	308,197 85	42,519 98
Knights of the Macabees.....	10,511	270,023	298,619,125 38	118	130,394 90	22,450 93	304,653 20	11,875 00	12,139,944 53	993,578 49
Knights of Pythias.....	3,721	68,298	95,157,000 00	.....	.....	.....	.....	None	5,927,303 18	None
Knights of Malta, Chapter-General of Canada.....	162	237	38,250 00	2	750 00	.....	.....	None	8,286 50	None
London Police Benefit Fund.....	50	150	.....	.....	.....	(b) 504 61	53,172 82	None	53,172 82	None
Mutual Masonic Compact.....	180	180	18,000 00	8	800 00	.....	.....	None	142 93	None
Oddfellows, Canadian Order, Grand Lodge.....	3,920	3,722	2,700,598 42	49	24,892 50	200 00	147,954 74	6,223 54	147,954 74	6,483 54
Oddfellows, Relief Association.....	16,621	28,512	33,827,250 00	139	175,345 41	1,000 00	1,306,716 40	15,000 00	1,311,716 40	31,500 00
Ontario Commercial Travellers' Association.....	3,242	3,292	1,248,235 00	35	16,155 00	.....	285,309 24	2,463 21	285,309 24	3,163 21
Orange Commercial Travellers' Association.....	4,438	6,426	6,223,500 00	39	35,500 00	.....	61,645 88	3,000 00	61,645 88	4,000 00
Royal Arcanum.....	248,575	248,575	477,831,500 00	42	109,428 60	.....	16,156 96	18,000 00	6,925,693 54	812,423 09
Royal Templars of Temperance, Supreme Body.....	5,871	5,258	5,838,000 00	59	74,675 81	.....	389,594 97	20,719 30	394,302 13	20,719 30
Societe des Artisans Canadiens Français.....	1,243	39,091	31,240,386 50	18	15,700 00	.....	5,000 00	1,000 00	2,465,390 75	26,155 10
Sons of England, Supreme Lodge.....	5,078	4,078	4,636,625 00	56	56,725 00	.....	158,208 61	5,675 00	158,208 61	5,675 00
Sons of Scotland.....	6,037	6,851	5,185,387 00	79	71,516 28	.....	500,277 64	10,750 00	505,277 64	13,000 00
St. Joseph Union of Canada.....	7,354	28,197	29,439,880 00	43	42,856 00	.....	1,346,922 84	6,000 00	1,356,932 84	243,903 47
Toronto Firemen's Benefit Fund.....	307	307	.....	.....	.....	(d) 5,364 72	216,538 03	.....	216,538 03	.....
Toronto Police Benefit Fund.....	622	622	.....	3	1,359 34	(e) 27,144 64	497,613 40	.....	497,613 40	.....
United Workmen, Ancient Order of.....	27,417	28,830	38,741,439 43	619	1,248,168 29	.....	1,090,797 72	211,442 88	1,090,797 72	213,442 88
Totals.....	236,135	1,053,492	1,358,471,778 83	2,377	3,157,470 65	94,456 90	13,476,617 99	447,622 32	44,883,998 85	2,751,877 17

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1913.	Number of members who died during 1913. (Members; wives; Members' mothers.)	Amount paid for funeral benefits during 1913. (Members' children; Members' wives.)	Number of members sick during 1913.	Number of weeks' sickness experienced during 1913.	Amount paid for sick benefit during 1913.	Amount paid for medical attendance during 1913.	Amount paid for special relief during 1913.	Assets at 31st December, 1913.	Liabilities at 31st December, 1913.
Army and Navy Veterans, Toronto.....	142	5	250 00					56 00	2,162 12	1 60
Army and Navy Veterans, Hamilton.....	107	3	200 00				91 00		1,642 77	1 00
Bain Wagon Co. Employees' Mutual Benefit Association.....	208	{**}	24 00	58	160	461 55			398 69	
Bank of British North America W. & O. Fund.....	(a) 610							5,712 61	291,348 20	66 75
Barltenders' Benevolent Association.....	70			8	47	178 00	87 50		3,314 11	
Bial Zion Benefit Association.....	157	1	145 50	18	16	230 35	242 57		320 31	
Brown Bros. Limited, Employees' Benefit Society.....	63			9	23 57	87 46			300 27	
B. Greening Wire Co., Limited, Employees' Benefit Society.....	300	1	10 00	35	142	557 10			277 00	
Barrow, Stewart and Milne Benefit Society.....	208			38	109	333 00	241 50	51 75	493 13	
Canada Foundry Company Employees' Mutual Benefit Society.....	700	6	280 00	201	1,158 37	4,633 71	1,615 39		1,745 18	
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y.....	273			30	136 37	369 25	401 61		462 97	
Canadian Order of Beavers.....	50								* 103 70	
Chosen Friends, Canadian Order of*.....	343	89	1,150 00	2,416	11,890	17,155 95	261 21	500 00	2,890 00	
Canadian Order of Rechabites.....	411	{*}	1,000 00	77	307 27	1,536 35		2,265 17	7,769 31	
Cigarmakers' Union No. 27, Toronto.....		{**}	*40 00							
Cigarmakers' Union, No. 55, Hamilton.....	311	{**}	1,100 00	47	189 45	949 95		9 00	4,716 14	
Cigarmakers' Union No. 59, Brantford.....	16			3	28 57	143 55			67 69	
Cobban Manufacturing Co's, Employees' Mutual Benefit Society.....	89	1	30 00	17	102 23	308 00			134 63	
Cockshutt Plow Co. Relief Association.....	450	3	120 00	95	350 12	1,390 07			506 39	
Cummer-Dowdell, Limited, Employees' Benefit Society.....	99	1	25 00	28	82 12	320 67	112 00		1,178 62	
Daughters and Maids of England, Grand Lodge.....			965 00						10,348 41	
Daughters and Maids of England, Subordinate Lodges.....	3,065	19		373	1,073 23	3,670 25	2,763 98		18,379 98	
Daughters and Maids of England, Juvenile Lodges.....	358	1		39	51	73 77	202 30		1,134 89	
Dominion Expressmen's Sick Benefit Association.....	1,214	5	500 00	256	851	5,133 33			4,931 92	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.....	465	1	30 00	105	263	1,021 17	598 13		616 96	
Employees' Protective League of the Seaman Kent Co., Limited.....	85	1		29	87 12	437 75			441 96	
Evening Telegram Employees' Benefit Society.....	80	1	100 00	16	46	227 50			268 40	
First Italian Society of Hamilton.....	64	1	50 00	7	18 12	95 50	50 00		125 00	
First Roumanian Haavis Achim Society.....	51	1	60 40	1	12	38 20	208 38	60 00	*805 31	
Foresters, Canadian Order, High Court*.....		554	12,270 00	6,938	38,942	108,709 10			187,036 93	
Foresters, Canadian Order, Subordinate Courts.....		333	2,912 52			34,150 19	7,616 42		648 41	
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio ..	97	1	55 50	9	36	215 00	7 00			

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1913.	Number of members who died during 1913.	Members: children; **Members' mothers.	Amount paid for funeral (Members' children; **Members' wives.)	Number of members sick during 1913.	Number of weeks' sickness experienced during 1913.	Amount paid for sick benefits during 1913.	Amount paid for medical attendance during 1913.	Amount paid for special relief during 1913.	Assets at 31st December, 1913.	Liabilities at 31st Decem-ber, 1913.
Polson Iron Works Benefit Association	252		2	\$ 100 00	92	300	\$ 1,201 56	\$ 386 72		\$ 95 99	
Postal Benefit Association, Toronto.	296		5	600 00						989 20	
Pride of Israel Sick Benefit Society.	446	{	413 415	1125 00 1112 33	41.	154 1-2	756 50	1,499 78	652 65	6,241 68	
Royal Templars of Temperance, Grand Council	2,277		16	800 00	206	930	3,973 00			10,414 33	
Roumanian Aid Association, Gloria	21		2		2	5 4 7	22 10			429 45	
Ruthenian Brotherhood of St. John the Baptist (Granitford)	20		1		1	2	10 00			237 29	
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Society	357		1	50 00	114	256	898 70			1,267 02	
Societa Amichevole di Figli d'Italia d'Ottawa.	71		2	112 00	12	57	285 00	15 00		1,480 08	
Société des Artisans Canadiens Français, Supreme Body*	*	{	226 131 20	222 250 00 6,425 00 4292 50	4,991	29,172	145,862 30			*	*
Sons of England, Supreme Lodge*									50 00		
Sons of England, Subordinate Lodges.			1	5 00	3,735	18,362	54,105 84	43,069 91		265,958 78	3,848 18
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge	173	{	5	482 00			986 53	1,847 82		9,591 86	126 19
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges.	*		85		12	65	185 90	127 21	10 00	2,282 64	
Sons of Scotland Benevolent Association*	26		26		50	186 1-7	725 84		25 00	1,779 87	
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	32		1		1	1	3 00			567 13	
Sons of Poland Friendly Society.	41		2		2	7	28 00	4 00		292 12	
St. Albert, Friendly Society.	490		6	150 00	82	318 2-3	1,268 50	1 00	4 00	576 32	
St. Boniface Benefit Society.	380	{	4 **4	1,600 00 **3900 00					10 00	3,262 21	
St. Jean Baptiste Union, Ottawa.					34	189 9-20	759 80			9,629 56	
St. Joseph Mutual Benefit Society, Toronto.	77		1	50 00	10	33	99 00			1,750 53	
St. Joseph Aid Society (Formosa).	35		6		6	40	144 00			543 96	
St. Joseph Union of Canada, Supreme Body*	*		**110	**9,333 75	3,360	19,598	94,070 48		3,050 05	*	*
St. Joseph Lithuanian Benefit Society.	20		2		2	8	32 00			309 02	
St. Luke Benefit Society	68		1	25 00	3	18	73 00			201 28	
Theatrical Mechanical Association, Toronto	169		3	600 00	16	53	318 00	218 00	88 00	14,899 48	
Thomas Brothers Relief and Sick Benefit Assoc.	138		1	50 00	25	94	334 36			325 84	
Toronto Hebrew Benevolent Society	192		45	430 00	29	83	415 00	589 81	100 00	4,260 92	
Toronto Independent Benevolent Society	73		10		10	27	135 00	211 05	40 00	1,744 41	
Toronto Musical Protective Association.	670		6	300 00	33	148	444 00			11,625 16	
Toronto Civic Employees' Benevolent Association	246		2	100 00	88	238 5-7	794 00	89 36		6,509 91	
Toronto Railway Employees' Union and Benefit Association.	1,897	5		2,500 00	148	486 3-7	1,453 00	1,095 00		381 79	

Toronto Typographical Union No. 91	1,196	16	6,149 43	92	305	1,513 00	.....	3,629 45	.....
United Workmen, Ancient Order of*	*	8	240 00	141	704	3,230 00	.....	*	*
Verity Plow Company Relief Association	275	1	30 00	64	32 1-2	1,125 29	.....	290 80	.....
Victoria Lodge No. 7, Good Samaritans	46	1	25 00	2	4	12 00	.....	304 67	.....
Victoria Emmanuele III. Society	32	1	50 00	6	8	40 00	.....	243 50	.....
W. and J. G. Greey's Mutual Sick Benefit Society	84	{	.....	18	32	131 95	.....	190 12	.....
Workmen's Circle of Toronto	151	{**1	.....	24	31	93 00	.....	186 91	.....
Young Men's Hebrew Association	80	.....	.....	.....	.....	92 29	.....	1,381 17	109 74
Totals	129,990	2,950	122,040 02	34,630	188,843 1-4	799,429 65	105,499 21	38,072 10	3,422,061 71

(a) Membership taken from Application for Renewal of Registry 30th June, 1913. * Membership, Assets and Liabilities, shown in Table I. ** No. 421.—Amount, \$19,166.35.
† No. 38.—Amount, \$47.50. ‡ No. 15.—Amount, \$12.33.

APPENDIX TO THE REPORT (1914)
OF THE
Registrar of Friendly Societies

GRAINGER v. ORDER OF CANADIAN HOME CIRCLES.

60 W. N. 380.

Insurance—Benefit Society—Increased Rates—Injunction to prevent—Constitution of Lodge
—3 Edw. VII. c. 15; 2 Geo. V. c. 33, ss. 184-5.

Where drastic amendments were made in the constitution and by-laws of defendant Order, affecting the rights of plaintiff under his original contract of life insurance, and the point of law at issue was whether 2 Geo. V. c. 33, ss. 184-5, requires official approval of the changes made or indicates the limit of the invasion of vested rights, or whether, under the law in force prior to 3 Edw. VII. c. 15, defendants might proceed unaffected by that or the later enactment:

Hodgins, J. A., ordered that, upon plaintiff's paying into Court the assessment due 1st May and continuing to pay said sum monthly until trial or other disposition of action, and undertaking to proceed so as to enable application to be made for trial at Toronto non-jury sittings beginning 31st May, an injunction should go restraining defendants until trial from enforcing amendments against plaintiff or from putting him to election thereunder.

Shaw v. Earl of Jersey (1879), 4 C.P.D. 120, 359; East Lancashire v. Hattersley (1849), 8 Hare, 72, 94; Newson v. Pender, 27 C.D. 43; Jones v. Pacaya Rubber & Produce Co., [1911] 1 K.B. 455, referred to.

Plaintiff, a member of defendant society, moved for an injunction restraining defendant society, until trial, from enforcing their amended premium or assessment rates for life insurance against plaintiff.

1. F. Hellmuth, K.C., for plaintiff.

J. E. Jones and N. Sommerville for defendant society.

Hon. Mr. Justice Hodgins:—The formalities in carrying the amendments are not objected to on this motion. That is reserved for the hearing. It is not disputed that these amendments are drastic and affect the right of the plaintiff to get what the defendants had originally contracted to give him. The plaintiff asserts that under the new regulations he has practically to rejoin, at seventy-four, the order he entered at fifty, and to lose the insurance benefits of early entry and that the old age or life expectancy payments are postponed for five years. The defendants claim that the amendments are necessary for the wellbeing of the order, and that in his application the plaintiff agreed to abide by the constitution and laws then in force or which "may hereafter be enacted."

The point argued was whether the statute, 2 Geo. V. ch. 33, secs. 184-5, requires official approval of the changes made under the defendants' constitution, or indicates the limit to which a change could go in invading vested rights or, on the other hand, whether, under the law in force previous to 3 Edw. VII., ch. 15, the defendants might proceed unaffected by that or the later enactment. This is a pure question of law, and its decision is bound to effect many other members.

It is not the course of the Court to decide a legal right upon an application for interlocutory injunction. In this case the law is, to my mind, not clear so that it resolves itself into a question of comparative convenience or inconvenience.

Here the plaintiff, if he does not pay and elect before the 1st June, is liable to suspension and loses his right to elect. His share in the funds of this order is imperilled. The defendants, if they lose meanwhile his assessment, do not urge anything but that the moral effect of a decision questioning their right to make the amendments will affect

their revenue. I think the proper order to be made is that upon the plaintiff paying into the Court the assessment (said to be about \$17), due on 1st May last, and continuing to pay the said sum monthly until the trial or other disposition of this action and undertaking to so proceed as to enable either party to apply to the Judge holding the Toronto non-jury sittings for the week beginning 31st May, to allow the trial to take place during that week, an injunction should go restraining the defendants, till the trial, from acting upon or taking any steps to enforce against the plaintiff the amendments in question or any rights based upon what is contained therein, and from putting the plaintiff to any election thereunder. The plaintiff should file his statement of claim on the 27th May and the defendants their defence on the 29th, the reply being delivered on the 30th, and the case set down on the 1st June, and to be then deemed ready for trial. The examinations already had to stand for discovery with the right to either party to examine on other points. The payment into Court of the assessment to be no admission by the plaintiff of any right. The costs of the motion will be costs in the cause unless otherwise ordered by the trial Judge.

This order ought to meet the objection of the defendants that they will be unable to collect assessments if an injunction is granted, for it is granted only in terms that the plaintiff pay meanwhile, while the latter is protected, as the Court will see that his money is applied according to the result of the case. I refer to *Shaw v. Earl of Jersey* (1879), 4 C.P.D. 120, 359; *East Lancashire Ry. Co. v. Hattersley* (1849), 8 Hare, 72, 94; *Newton v. Pender*, 27, C.D. 43, and *Jones v. Pacaya Rubber & Produce Co.*, (1911) 1 K.B. 455.

IN THE SUPREME COURT OF ONTARIO.

GRAINGER v. O. C. H. C., JUNE 9TH, 1914.

JUDGMENT.

Before R. M. Meredith, C. J.

Though incorporated under an Act of the Provincial Legislature bearing the somewhat clumsy and anything but most appropriate, so far as these defendants are concerned, title "an Act respecting Benevolent, Provident and other Societies," the defendants really are and always have been an insurance Company, the most substantial purpose of which is and always has been mutual life and endowment and other insurance; issuing its policy in all cases under the also somewhat clumsy designation of beneficiary certificates. Its methods hitherto seem to have proved rather improvident and distressful than provident and benevolent. Though one of its declared purposes was and is fraternal union of all its members, it seems that not only were all its members insured by the Society, but that they were obliged to be. Section 2 Laws.

The plaintiff became a member and obtained his beneficiary certificate in the year 1888. Under it he was to be entitled at his death to the sum of one assessment on each member, but not exceeding altogether \$2,000, less all sums received by him under the Society's by-laws relating to total disability or so received upon his attaining 70 years of age. Under such by-laws in force when the contract was made he was to become entitled to one-half of the \$2,000; on attaining the age of 70 years and under the certificate all rights, by virtue of it were, among other things, to be subject to his continuing a member of the Society in "good order," and faithfully complying with its laws, rules and regulations, all of which has been done by him as well as having attained the age of 70 years five years ago. Why, then, should he not be paid that \$1,000, of which so far he has been paid only \$500?

It is said by the defendants for two reasons—first, long after the making of the contract the Society made a new by-law depriving him of his right to the payment of \$1,000 in one sum at 70 years of age, and making it payable in ten consecutive annual

payments of \$100, each commencing at that age and that subsequently and after making the first five payments made another new by-law depriving him of all right to any further present payment of that kind and that they had the right to so alter their laws: that in his application for the beneficiary certificate the plaintiff expressly contracted that they might so alter them; that is that he expressly brought himself under all the laws of the Society then in force or that might be enacted thereafter. See his application for the beneficiary certificate dated 24th April, 1888.

The plaintiff's reply is that the earlier of the new by-laws varying the time of payment of the endowment insurance amount of \$1,000 is *ultra vires* except in so far as it is confirmed by legislation, and the later one altogether *ultra vires*.

In the defendants' declaration of incorporation made under the enactment I have mentioned, provision is made for endowment insurance under the name of "expectancy" insurance in these words:—

5. "Establishing a life expectancy benefit fund from which all of its members who, having joined the Order at a certain age as specified by the classes in the life expectancy law, and having attained the expectancy age as specified in such class, and having complied with all lawful requirements of the Order, such members shall be entitled to one-half the amount of their beneficiary certificate, the remaining one-half of their beneficiary certificate to be payable at death only."

There is no other provision on the subject contained in the declaration, so that that which the defendant sought power to do in this respect was to create a fund out of which those members coming under this benefit should be paid one-half of the amount of their insurance on reaching the specified (in the by-laws) age of their class of members. No power to postpone the time of payment or to alter the amount was sought or obtained, yet the defendants, as I have said, made a by-law purporting to do so. In the absence of legislation authorizing such a change, and in the absence of a change in the declaration of the purposes of incorporation authorizing it, that could but be *ultra vires*. It is not as if the Society had not in any way tied their hands regarding the character of the life expectancy benefit fund, not as if they had merely created a vague fund of that character, leaving all its features to be the creation of the Society in their by-laws, and it is admitted that there was no legislation existing at the time of the first change of the by-laws which expressly authorized it, though it is admitted also that legislative power to make such a change was subsequently conferred, but it is not suggested that there was any alteration of or attempt to alter the declaration of incorporation. Although there was power contained in the enactment under which the defendants are incorporated by which a change could be obtained in a proper case, but only subject to this, that it shall not affect the rights or obligations of the Society.

Many cases were referred to dealing with the question of the power of friendly clubs and societies to pass by-laws affecting the members' rights, some of them supporting the power of a club or society to take away rights which had already matured, but none of such cases is like this case. There were cases in which there was no beneficiary certificate, no right acquired under the contract other than this involved in their membership. There were cases relating more to the club feature of the institution than to any ordinary insurance transaction or any ordinary contract and in the case of most moment perhaps *Smith vs. Galloway*, 1898, 1 Q.B. 71—the difference is very pointedly referred to by *Wright, J.*, in these words:—

"Where, indeed, there is superadded a secondary contract, as in the case of a building society, where a member gives a mortgage to the society, it has been held as in *Smith's case*, 1 Chancery Division 481, that it was not competent for the Society by

alteration of the rules without the member's assent to alter the effect of that secondary contract and Smith's case, 1 Chancery Division 481, as well as in many other cases, shows how plain all such retroactive laws must be, before they will be held to take away vested rights."

But it is said that the "beneficiary certificate" is not a contract. It is true that it does not contain the word "covenant" or the word "promise," but no particular form of words, however, is necessary to create a covenant or a simple contract. It is enough if the words evidenced any enforceable obligation. Here they plainly evidence the obligation to pay \$2,000 if one assessment would exceed that sum, and that admittedly being the case the certificate being under seal contains the covenant to pay that sum. This case, therefore, seems to me to be more in line with Smith's case and the cases of that class than it is with such cases as *Smith vs. Galloway*, *Baker vs. the Forest City Lodge*, etc., 24 Appeal Report 585, and cases of that class. Even if, as to the English cases, friendly societies in England were quite like such societies as the defendants are; and I may add that the inclination of my mind upon the subject of retroactive legislation by such societies as the defendants are is quite in accord with the learned judge who delivered the judgment of the Ontario Court of Appeal in the case of *Yelland vs. Yelland*, 25 Appeal Report 91, in so far as the inclination of his mind is revealed in these words:—"I should, however, hesitate long before coming to the conclusion that by force of such rule a formal contract between the Society and the deceased could be affected so as to change the person or class which had already been nominated as beneficiaries under rules then existing." The formal contract in that case was, as it is in this, a "beneficiary certificate" only.

But this interesting subject need not be perused farther on this branch of the case, because by the terms of their incorporation the defendants are limited in this respect to the establishment of a fund out of which a member shall be entitled to one-half the amount of his beneficiary certificate upon obtaining the expectancy age specified, which in this case is 70 years. There must be an expectancy age and there must be payment of one-half when it is reached.

In the year 1898 the defendants passed a by-law which had the effect of changing the one payment of \$1,000 at 70 years of age into ten annual payments of \$100, each beginning at the age of 70 as I have mentioned, and as I have also mentioned that law, in so far as it had that effect was invalid, but in the year 1903, by 3 Edward VII., chapter 15, section 8, before the plaintiff had reached the age of 70, the Legislature expressly made valid and binding such invalid domestic legislation in so far as it was in conformity with such provincial legislation, notwithstanding anything to the contrary contained in the defendants' declaration of incorporation, and five of such payments have already been made, but the sixth the defendants refused to pay, though the time for payment has elapsed.

The ground for refusal is another new domestic law on the subject which deprives the plaintiff of his right to that payment and the following yearly payments, but that law, for the reasons I have already given, I consider *ultra vires*, being contrary to the declaration and incorporation and unwarranted by any provincial legislation.

The plaintiff is, therefore, entitled to judgment for \$100 damages, with interest from the date when that payment matured.

The other branch of this action stands upon quite a different footing. It is not to recover any part of the expectancy fund, but concerns the amount payable at the plaintiff's death, and the question is: had the Society power to change its laws, as they have done in regard to the plaintiff's rights in that respect—turning a good life insurance

policy into one "not worth to the plaintiff the paper it is written on"—the true rule in such a case must be this, that whatever the parties really agree to they are bound by, but that if the contract between them is capable of any other reasonable construction it will not be held to justify a one-sided destruction or deprivation of rights acquired under it, and that any act having such effect must be plainly shown to come within the power so conferred. The plaintiff's contract was to faithfully comply with all the Society's laws, rules and regulations, and the defendants' contract was to pay the amount insured, less all payments made under the by-law relating to disability or upon his attaining the age of 70 years under the by-law in respect of old age. Therefore, if the contract stood alone it should be held that the by-laws, rules and regulations referred to are only those that were in force when the contract was made; but it does not stand alone. In the plaintiff's application, upon which the beneficiary certificate was obtained and which is referred to, in it he covenants and agrees among many other things to abide by the constitution, laws, rules and regulations of the Order which may now be in force or may hereafter be enacted, so I must hold the plaintiff to be bound by any by-law subsequently passed increasing his assessments. He must stand by his bargain, whether a wise or foolish one. But subsequent by-laws must be real ones duly made and made in good faith. It is not contended that they were not in all matters of form duly passed. There is no evidence in the creation of them in bad faith of any kind, nor are they in the peculiar distressful circumstances of the Society so unreasonable as to afford in themselves evidence of any kind of want of good faith or that they were passed for any ulterior purpose.

The system originally adopted and substantially carried on until the passing of the by-laws objected to was crude, indeed a stupid one which, if persisted in, could but bring disaster to the Society. A reasonable way out of the difficulty, and it is not even said that it is not the fairest way, all things and all persons considered, seems to have been adopted in the recent by-laws. At all events there is no evidence to the contrary. According to the defendant's pleadings, by which they should be bound, the only effect of these new by-laws upon the plaintiff's rights, apart from the other branch of the case, is that whereas under the former by-laws he was assessed at his age when he first insured, he is now to be assessed as of his age when these by-laws were passed. That being so, and if it be desired, it may be so declared this branch of the action fails and must be dismissed. It may also be declared if that be desired, or it may be put in some other form that to entitle the plaintiff to payment of the balance of \$1,000 it is not necessary that he should pay the increased assessment. I cannot consider that that was the effect of the legislation permitting the postponement of it. The plaintiff's vested right was not taken away. Realization of it was merely postponed. The whole of the invalid earlier new by-laws were not made valid by the legislation of 1903, but only to the extent of postponement of the time in which payment of the \$1,000 should be paid, legislation which is not to be extended in the destruction or reduction of any rights beyond that which it plainly sanctions. An injunction is sought, but obviously the case is not one for an injunction. If the plaintiff sought payment of \$500 his action should have been in the County Court to recover that sum. Being entitled to \$100 only now his action should have been in the Division Court to recover that sum. Upon the other branch of the case the plaintiff fails, and anyway he might have maintained any right he had by tendering the amount of the old assessment, if that were the measure of his obligation, or the defendants might have sued in the Division Court for the amount of any new assessment, but as there seems to be many cases depending more or less upon the question at issue in this case, it is improbable that the defendants would have been content without a judgment of this Court appealable to the Supreme Court of Canada, whether with or without leave. Therefore, although the plaintiff could now recover no more than \$100, he should also, I think, have his general costs of the action upon the Supreme Court of Ontario scale, and there should be no order as to any other costs of it.

Too many words may, indeed must, I fear, obscure my meaning; let me try again.

As to the \$1,000 to be paid at the age of 70, the by-laws of 1898 in so far as they purport to postpone or otherwise hamper the payment of that sum at the specified age were invalid, because not warranted by but indeed in direct conflict with the defendants' corporate powers (sec. 5 of the declaration of incorporation), and although these by-laws were validated by the Provincial legislation of 1903 they were validated only in so far as they converted the payment of \$1,000 at the age of 70 into ten equal annual payments, beginning at that time. That legislation cannot be interpreted as a warrant for the direct wiping out of all that remains unpaid of that \$1,000, as the defendants' by-laws of 1914 purport to do; nor for indirectly effecting the same purpose by increased assessments greater than or equaling the annual payments not yet made. The legislation treats the \$1,000, as it in fact was, an existing debt payable at the specified times the payment of which, in case of the defendants, was postponed, but not otherwise hampered.

As to the \$1,000 payable at death, the contract of insurance did not directly provide for the assessments premiums, they were provided for in the by-laws of the Society, subject to which the contract of insurance was made, and the plaintiff expressly and plainly agreed in effect that such by-laws might be changed. And it is admitted, or not otherwise contested, that these changes in the by-laws were regularly made, and made in good faith, and indeed it cannot be said that under all the unfortunate circumstances of the Society and its members they are unreasonable.

This judgment will not, of course, affect any right the plaintiff's daughter, Clara R. Grainger, may have, if any, under the beneficiary certificate in question, as she is not a party to the action.

Hm TABLES (See Section 166 (5)).

Ordinary All-Life Insurance of \$1,000. Premiums continuous during policy term.

Net Annual Premiums Hm 4½ per cent.

Age at Entry	Net annual Premium	Age at Entry.	Net annual Premium.	Age at Entry	Net annual Premium.
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN
ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE.

EXPLANATORY NOTE.

The Ontario Insurance Act, R.S.O. 1914, chapter 183, enacts as follows:—

Error in
age not
to void
contract,
but benefit
to abate.

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract.

Proviso.

(2) Where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.

Fractional
part of
a year.

(3) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.

Computa-
tion of the
additional
years.

(4) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.

Right to
adjust error
at any time
before
maturity of
contract.

(5) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.

"Premium."

(6) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the Hm Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.

Notice to
insured
that age
is material
and that
proof is
required.

(7) Subject to the provisions of the previous subsections of this section, every corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and that evidence that the age stated in the application is the true age of the insured will be required before the policy is paid; and such notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.

(8) Subsection 7 shall not apply to contracts issued under the Industrial plan. Not to apply to industrial insurance.

(9) Subsection 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all certificates issued by the Society, and upon all receipts or pass-books issued to the members. Friendly Societies may publish in official journal.

(10) Upon failure of a corporation to comply with the provisions of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age. When age to be deemed admitted.

(11) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made. Retrospective application.

NET LEVEL ANNUAL PREMIUMS.

TABLE I.

Part I.—Net Level Annual Premium (payable in advance) for an All-Life Insurance of \$1,000: Interest at 4 per cent. per annum. Canada Life ⁽⁵⁾ compared with the new British Table O^m ⁽⁵⁾* Interest at 4 per cent.
 [The Premiums for ages 18 to 55, deduced from the Canada Life ⁽⁵⁾ Mortality are reprinted from Schedule A. of The Ontario Insurance Act, R.S.O. 1914, c. 183; as to ages 56 to 98, the premiums C. L. ⁽⁵⁾ have been computed for this table.]

Age at Entry	Net Level Premium, Yearly in advance		Age at Entry	Net Level Premium, Yearly in advance		Age at Entry	Net Level Premium, Yearly in advance	
	Canada Life. ⁽⁵⁾	O ^m ⁽⁵⁾		Canada Life. ⁽⁵⁾	O ^m ⁽⁵⁾		Canada Life. ⁽⁵⁾	O ^m ⁽⁵⁾
	\$ c.	\$ c.		\$ c.	\$ c.		\$ c.	\$ c.
18....	9 86	11 69	45....	24 66	28 24	72....	99 42	107 85
19....	10 20	11 98	46....	25 72	29 43	73....	105 76	114 32
20....	10 55	12 29	47....	27 31	30 70	74....	112 60	121 24
21....	10 91	12 61	48....	28 10	32 04	75....	119 95	128 65
22....	11 28	12 95	49....	29 36	33 45	76....	127 86	136 59
23....	11 66	13 30	50....	30 72	34 95	77....	136 36	145 08
24....	12 03	13 68	51....	32 17	36 55	78....	145 52	154 17
25....	12 42	14 07	52....	33 71	38 24	79....	155 36	163 89
26....	12 76	14 48	53....	35 34	40 03	80....	165 97	174 29
27....	13 12	14 91	54....	37 07	41 93	81....	177 37	185 40
28....	13 49	15 37	55....	38 94	43 96	82....	189 62	197 28
29....	13 87	15 85	56....	40 91	46 11	83....	202 78	209 97
30....	14 31	16 36	57....	43 01	48 39	84....	216 92	223 51
31....	14 76	16 89	58....	45 26	50 82	85....	232 07	237 96
32....	15 22	17 45	59....	47 65	53 41	86....	248 29	253 31
33....	15 73	18 04	60....	50 20	56 16	87....	265 66	269 67
34....	16 25	18 66	61....	52 93	59 10	88....	284 20	286 99
35....	16 82	19 32	62....	55 84	62 22	89....	304 04	305 35
36....	17 42	20 01	63....	58 95	65 56	90....	325 05	324 88
37....	18 05	20 74	64....	62 29	69 11	91....	347 38	345 25
38....	18 71	21 51	65....	65 86	72 91	92....	371 02	367 09
39....	19 42	22 32	66....	69 69	76 96	93....	396 01	389 31
40....	20 18	23 17	67....	73 81	81 29	94....	422 26	413 52
41....	20 97	24 08	68....	78 21	85 92	95....	449 83	437 38
42....	21 81	25 03	69....	83 95	90 86	96....	478 74	463 68
43....	22 70	26 04	70....	88 04	96 15	97....	509 12	487 26
44....	23 65	27 11	71....	93 52	101 80	98....	541 58	512 86

*The C. L. ⁽⁵⁾ Table is deduced from the Mortality experienced by the Canada Life Assurance Company during the forty-six years, 1847-1893.

The O^m ⁽⁵⁾ Table,—one of the *British Offices Life Tables, 1893*, was published in 1902 by a joint committee of the Institute of Actuaries, England, and of the Faculty of Actuaries, Scotland, and was deduced from the mortality among the male policyholders of sixty British Companies ("Offices") for the period 1863-1893 (including lives on the books in 1863, and new entrants since that date). In the case of each of the two Tables here compared, the first five years' experience of policies is excluded, so as to eliminate the disturbing effects of recent medical selection and of early lapses. The limit of life in each of the two Mortality Tables is 102 years.

TABLE 1.—*Continued.*

Part 2.—Net Level Monthly Premium (payable in advance) for All-Life Insurance of \$1,000. Interest at 4 per cent.

Ontario Table and National Fraternal Congress Table compared.

Age at Entry	Net Level Monthly Premiums, payable in advance.		Age at Entry	Net Level Monthly Premiums, payable in advance.	
	Ontario Table (R. S.O., 1914, c. 183, Schedule A.) Canada Life (*) Mortality	National Fraternal Congress Table. (Proceed. N. F. C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)		Ontario Table (R. S.O., 1914, c. 183, Schedule A.) Canada Life (*) Mortality.	National Fraternal Congress Table. (Proceed. N. F. C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)
	\$ c.	\$ c.		\$ c.	\$ c.
21.....	93	93	39.....	1 65	1 69
22.....	96	96	40.....	1 71	1 76
23.....	99	98	41.....	1 78	1 83
24.....	1 02	1 01	42.....	1 85	1 91
25.....	1 05	1 04	43.....	1 93	1 99
26.....	1 08	1 07	44.....	2 01	2 07
27.....	1 11	1 11	45.....	2 09	2 16
28.....	1 14	1 14	46.....	2 18	2 25
29.....	1 18	1 18	47.....	2 32	2 35
30.....	1 21	1 22	48.....	2 38	2 45
31.....	1 25	1 26	49.....	2 49	2 58
32.....	1 29	1 31	50.....	2 61	2 71
33.....	1 33	1 35	51.....	2 73	2 83
34.....	1 38	1 40	52.....	2 86	2 97
35.....	1 43	1 45	53.....	3 00	3 12
36.....	1 48	1 51	54.....	3 15	3 28
37.....	1 53	1 57	55.....	3 30	3 44
38.....	1 59	1 63			

TABLE 2.

Experience of National Fraternal Congress. Interest at 4 per cent. Net Level Annual Premium for an All Life Insurance of \$1,000. (N.F.C. Table here extended to age 98): also Yearly Insurance cost per \$1,000.

Age.	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance cost per \$1,000 (1000q _x)	Age	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance cost per \$1,000 (1,000 q _x)	Age	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance cost per \$1,000 (1,000 q _x)
	\$ c.			\$ c.			\$ c.	\$ c.
20....	10 34	5.000	47....	26 91	9.754	73....	111 74	70.811
21....	10 62	5.035	48....	28 20	10.269	74....	119 45	77.780
22....	10 92	5.071	49....	29 51	10.824	75....	127 83	85.476
23....	11 24	5.107	50....	30 98	11.444	76....	136 93	93.993
24....	11 57	5.154	51....	32 39	12.146	77....	146 84	103.401
25....	11 92	5.201	52....	33 97	12.897	78....	157 62	113.835
26....	12 28	5.259	53....	35 65	13.751	79....	169 37	125.351
27....	12 67	5.318	54....	37 45	14.677	80....	182 18	138.086
28....	13 08	5.388	55....	39 36	15.705	81....	196 17	152.195
29....	13 51	5.469	56....	41 41	16.859	82....	211 44	167.769
30....	13 96	5.552	57....	43 60	18.120	83....	228 14	184.960
31....	14 43	5.647	58....	45 94	19.499	84....	246 42	204.041
32....	14 94	5.753	59....	48 45	21.051	85....	266 43	225.084
33....	15 47	5.872	60....	51 13	22.750	86....	288 36	248.346
34....	16 03	6.004	61....	54 01	24.643	87....	312 42	274.152
35....	16 62	6.149	62....	57 10	26.724	88....	338 80	302.573
36....	17 24	6.307	63....	60 41	29.033	89....	367 80	334.182
37....	17 90	6.490	64....	63 98	31.571	90....	399 60	368.790
38....	18 60	6.698	65....	67 82	34.390	91....	434 68	407.669
39....	19 34	6.921	66....	71 95	37.520	92....	473 03	449.745
40....	20 11	7.171	67....	76 40	40.962	93....	515 52	498.452
41....	20 93	7.448	68....	81 21	44.775	94....	560 52	549.383
42....	21 80	7.766	69....	86 39	48.977	95....	608 72	602.740
43....	22 72	8.113	70....	92 00	53.649	96....	662 21	655.172
44....	23 69	8.480	71....	98 06	58.812	97....	737 32	700.000
45....	24 72	8.867	72....	104 62	64.491	98....	961 56	1,000.000
46....	25 81	9.287						

Note 1.—Ninety-eight years is the limit of life in the Mortality Table of the National Fraternal Congress.

Note 2.—In Friendly Societies the premium is not paid yearly in advance, but is usually paid in 12 equal monthly instalments, with 30 days' grace for the payment of each instalment. The sum, therefore (1000q_x) shown in the third column ("Yearly Insurance Cost") may be taken as the Natural Premium or Single-year Step Rate Premium.

If the premium were all payable in advance, then for the Natural Premium the sum shown in the third column against any age would be discounted for one year at 4%; i.e., would be multiplied by .961,538, the present value of 1 payable 1 year hence. For example, at age 30 the Natural Premium would, instead of 5.552, be 5.552 x .961,538, or 5.338.

AMENDMENT OF 1914 AFFECTING CLAUSE RELATING TO INSURANCE OF THE PERSON.

Section 175 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

Rev. Stat.,
c. 153, s. 175,
repealed.

175. Where an infant or a lunatic or a person whose place of abode is unknown is entitled to insurance money or any share or part of it, it shall be the duty of the insurer within thirty days after notice of the death of the insured, in the case of an infant or a person whose place of abode is unknown, to notify the official guardian, and in the case of a lunatic to notify the inspector of prisons and public charities of the facts and if the insurer fails to do so he shall incur a penalty not exceeding \$100, recoverable under *The Ontario Summary Convictions Act*.

Notice to
Official
Guardian
or Inspector
of Prisons,
etc., by
insurer.
Penalty.
Rev. Stat.,
c. 90.

Section 176 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

Rev. Stat.,
c. 153, s. 176,
repealed.

176.—(1) A person authorized by the contract or whom the insured by any instrument in writing or by his will expressly authorizes to receive the insurance money or any share or part of it shall be deemed to be a person competent to receive the insurance money or the share or part of it within the meaning of this Act.

When
deemed
competent
to receive
insurance
money.

(2) If there is no person who is at the time of the maturity of the contract competent to receive the share of an infant or a lunatic or a person whose place of abode is unknown and the insurer admits the claim or any part of it, he shall pay such share into the Supreme Court to the credit of such infant, lunatic or person and such payment shall be a sufficient discharge of the insurer for the money paid and the money shall be dealt with as the court may direct.

Payment
into court
of insurer,
when
required.

(3) An order allowing the payment into court shall not be necessary, but the payment shall be made with the privity of the accountant of the Supreme Court.

Order not
necessary.

(4) In the case of an infant the insurer shall at the time of the payment into court, unless there is on file in the accountant's office proof thereof, file with the accountant an affidavit showing the name and date of birth of the infant.

Proof of
name and
date of
birth of
infant.

(5) Notice of the payment into court shall be forthwith given by the insurer to the official guardian.

Notice to
Official
Guardian.

(6) The insurer may deduct from the insurance money to be paid into court if the amount does not exceed \$1,500, \$5, and if it exceeds \$1,500, \$10, for the cost of making the payment into court.

Deduction
for costs.

(7) If the insurer does not within sixty days after the claim has been admitted either pay the insurance money to some persons competent to receive it or pay it into court, the court or a judge thereof may, upon the application of the infant or his guardian or of the committee of the lunatic or of the official guardian, order the insurance money or any part of it to be paid to the person competent to receive the same or to be paid into court to be dealt with as the court may direct and any such payments shall be a discharge to the insurer.

Order where
claim
admitted
and not
paid.

Costs of
application
for order.

(8) If the insurer does not comply with the provisions of subsection 2, the costs of the application provided for by subsection 7 shall be borne by the insurer unless the court or judge otherwise directs.

Rev. Stat.,
c. 183, s. 178,
subs. 3,
amended.

Section 178 of The Ontario Insurance Act is amended

Rev. Stat.,
c. 183,
s. 178,
amended.

(a) By striking out all the words in subsection 3 after the word "equally" at the end of the second line.

(b) By inserting the following as subsection 3a:—

Insurance
for benefit
of wife
only or
wife and
children.
Meaning
of "wife,"
"children."

(3a) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife of the assured only, or of his wife and children generally, or of his children generally, the word "wife" shall mean the wife living at the maturity of the contract, and the word "children" shall include all the children of the assured living at the maturity of the contract, whether by his then or any former wife, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living, and the like construction shall prevail where the insurance is effected by a man while unmarried or a widower for the benefit of his future wife or his future wife and children or of his children.

Subs. 4,
repealed.

(c) By striking out subsection 4 and inserting in lieu thereof the following:—

Where wife
designated
by name.

(4) Subject to the next following subsection where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only, and she is designated by name, subsection 3a shall apply, but such insurance money or part of it shall be for the benefit of the wife living at the maturity of the contract and the children of the assured in the same way as if the contract or declaration had provided that it should be for the benefit of the wife and children generally.

SCHEDULE A.

To the Ontario Insurance Act, R.S.O. 1914, chapter 183.

Age at entry	Net level Premium for all-life insurance of \$1,000			
	Yearly, in advance	Half-yearly, in advance	Quarterly, in advance	Monthly, in advance
	\$	\$	\$	\$
18	9.86	5.00	2.51	.84
19	10.20	5.18	2.60	.87
20	10.55	5.36	2.69	.90
21	10.91	5.53	2.78	.93
22	11.28	5.71	2.87	.96
23	11.66	5.89	2.96	.99
24	12.03	6.07	3.05	1.02
25	12.42	6.25	3.14	1.05
26	12.76	6.43	3.23	1.08
27	13.12	6.60	3.32	1.11
28	13.49	6.78	3.41	1.14
29	13.87	7.02	3.53	1.18
30	14.31	7.20	3.62	1.21
31	14.76	7.44	3.74	1.25
32	15.22	7.68	3.86	1.29
33	15.73	7.91	3.98	1.33
34	16.25	8.21	4.13	1.38
35	16.82	8.51	4.28	1.43
36	17.42	8.81	4.43	1.48
37	18.05	9.10	4.57	1.53
38	18.71	9.46	4.75	1.59
39	19.42	9.82	4.93	1.65
40	20.18	10.17	5.11	1.71
41	20.97	10.59	5.32	1.78
42	21.81	11.01	5.53	1.85
43	22.70	11.48	5.77	1.93
44	23.65	11.96	6.01	2.01
45	24.66	12.44	6.25	2.09
46	25.72	12.97	6.52	2.18
47	27.31	13.80	6.94	2.32
48	28.10	14.16	7.12	2.38
49	29.36	14.82	7.45	2.49
50	30.72	15.53	7.80	2.61
51	32.17	16.24	8.16	2.73
52	33.71	17.02	8.55	2.86
53	35.34	17.85	8.97	3.00
54	37.07	18.74	9.42	3.15
55	38.94	19.64	9.87	3.30

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized. or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
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103	Army and Navy Veterans, Hamilton	1889	Hamilton	Edward P. Wyatt.....	
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95	Bank of British North America W. & O. Fund.	1891	Montreal	R. P. Fraser	
105	Bartenders' Benevolent Association.....	1900	Toronto	H. Tindale	
266	Bhai Zion Benefit Association	1911	Toronto	M. S. Mirochnick.....	
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208	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	A. G. Triboeck	
190	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto.....	John McIntyre	Sick and funeral benefits
188	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Thomas Milburn	Sick and funeral benefits Insurance against sickness and disability or death
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202	Canadian Order of Beavers	1913	London	E. T. Essery	Sick and Funeral Benefits Sick and Funeral Benefits
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173	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough.....	
186	Cigarmakers' Union No. 59, Brantford	1886	Brantford.....	F. Mather	
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115	Cockshutt Plow Co. Relief Association	1899	Brantford.....	Charles E. House.....	
67	Commercial Travellers' Association of Canada.....	1874	Toronto.....	James Sargent.....	Insurance against accident and death Insurance against death
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252	Cumner-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	William Oke	Sick and funeral benefits
212	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
109	Dominion Expressmen's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
288	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arletti	Sick and funeral benefits
274	Employees' Protective League of the Seamen, Kent Company, Limited	1912	Meadford	George Overholt	Sick and funeral benefits
202	Evening Telegram Employees' Benefit Society ..	1912	Toronto	T. Hommans	Sick and funeral benefits
122	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
204	First Italian Society of Hamilton	1911	Hamilton	Arangelio Felici	Sick and funeral benefits
225	First Roumanian Haavis Achim Society	1879	Toronto	H. Rossenberg	Sick and funeral benefits
23	Foresters, Canadian Order of	1879	Brantford	Alf. P. Van Soueron ..	Insurance against sickness and death
58	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
286	Fratellanza Cattolica Italiana Di Mutuo Soccorso San Antonio	1913	Ottawa	Federico Bonan	Sick and funeral benefits
167	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	Sick and funeral benefits
141	Globe Printing Co.'s Employees' Benefit Society.	1885	Toronto	T. Jeffery	Sick and funeral benefits
290	Gould, Shapley and Muir Company Employees' Relief Association	1913	Brantford	Walter J. Davies	Sick and funeral benefits
179	Grand Order of Israel Benefit Society	1908	Hamilton	H. D. Sherrin	Sick and funeral benefits
194	Gutta Percha and Rubber Man'g Co.'s Employees Sick Benefit Society	1900	Toronto	W. Leamon	Sick and funeral benefits
258	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	Insurance against sickness and death ; also life-time benefits
196	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Cecil W. Wallis	Sick and funeral benefits
91	Hamilton Police Benefit Fund	1891	Hamilton	Thos. A. Brown	Insurance against death, also life-time benefits
139	Hamilton Rolling Mills' Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
155	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	Peter F. Monte	Sick and funeral benefits
165	Heintzman & Co.'s Employees' Benefit Society.	1888	Toronto	T. H. Kirk	Sick and funeral benefits
280	Hibernians, Ancient Order of	1888	Ottawa	N. J. Kennedy	Insurance against sickness and death
14	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster	Insurance against sickness and death, also life-time benefits (including endowments)
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113	Karn & Co.'s Employees' Mutual Benefit Association.....	1900	Woodstock.....	John Page.....	Sick and funeral benefits
296	Kieltzer Sick Benefit Society of Toronto.....	1914	Toronto.....	A. Lichtenstein.....	Sick and funeral benefits
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163	Ladies' Orange Benevolent Association.....	1895	Toronto.....	Mrs. Jeanne Gordon.....	Sick and funeral benefits
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119	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram.....	Insurance against sickness and death
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99	Methodist Book and Publishing House Employees' Benefit Society.....	1895	Toronto.....	A. J. Saunders.....	Sick and funeral benefits
241	Mozirer Sick Benefit Society.....	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
215	Mutual Masonic Compact.....	1871	St. Catharines.....	H. J. Johnston.....	Insurance against death
143	National Cash Register Co.'s Employees' Benefit Society.....	1907	Toronto.....	Clas. W. Long.....	Sick and funeral benefits

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237	Nova Radomsk Relief Society	1909	Toronto	Morris Jacobs	Sick and funeral benefits
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80	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
19	Oddfellows' Relief Association	1874	Kingston	R. Meek	Insurance against disability or death
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219	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
85	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
42	Orange Grand Lodge of B. A.	1890	Toronto	Isaac Crowley	Insurance against sickness and death
192	Ottawa Typographical Union No. 102	1867	Ottawa	A. E. Sheppard	Sick and funeral benefits
133	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
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270	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Samuel Beech	Sick and funeral benefits
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297	Società Di Mutuo Soccorso La Trinaeria Di Toronto	1914	Toronto	Mariano Calderone	Sick and funeral benefits
72	Société des Artisans Canadien Français	1876	Toronto	Henri Roy	Insurance against sickness and death
33	Sons of England Benefit Society	1877	Montreal	John W. Carter	Insurance against sickness and death
87	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
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296	St. David's Y.P.U. Sick Benefit Society	1914	Toronto	Jos. B. Whiteley	Sick and funeral benefits
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229	St. Joseph Lithuanian Benefit Society	1908	Toronto	Anthony Morkis	Sick and funeral benefits
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217	Toronto Musical Protective Association.....	1887	Toronto	Joseph Ball	Sick and funeral benefits
89	Toronto Police Benefit Fund.....	1882	Toronto	Thos. Bustard.....	Insurance against death, also life-time benefits
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297	Toronto Electric Light Company's Employees' Mutual Benefit Society	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
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